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The State of Quality Customer Service in America: 1990

Strategies and Programs of 500 Senior Executives from Major U.S. Service Companies

Public Perceptions of Service Delivery

Imperatives to American Business for Improving Service To Remain Competitive in World Markets

Conducted by Louis Harris and Associates
Sponsored by John Hancock Financial Services
Boston, Massachusetts

November 1990

Remarks from John Hancock's Chairman and President

It is 1990: the times are changing rapidly. For most companies, it is no longer "business as usual." We must find new ways to anticipate consumer needs and meet their expectations. In other words, we must focus on our customers. Rising public expectations for quality service, increasing global competition and a weakening United States economy have combined to create a situation in which American companies are in danger of losing their customers.

It is imperative that America's business, if it is to remain successful and competitive, translate its commitment to quality service into action that is recognized by today's increasingly sophisticated consumer. For this reason, John Hancock Financial Services commissioned Louis Harris and Associates, Inc. to conduct a first-of-its-kind poll to assess the current state of quality service in America.

The results of the poll, strongly support the need for more decisive action by companies to improve the quality of their service. The poll indicates that a gap exists between what companies believe is the level of quality service they provide and what the public reports it is receiving.

As a company which relies on customer loyalty for its success, John Hancock is committed to closing this gap. To that end, John Hancock, in conjunction with AT&T and President Bush's Consumer Affairs Adviser, convened in November the first International Quality Service Summit for senior executives to discuss actions that must be taken to improve service excellence and market competitiveness.

The results of this Harris Poll and the action steps identified during the Service Summit can serve as a benchmark for measuring improvements in service delivered, as well as an explicit reminder that meeting the needs and expectations of our own customers is the real criterion for success in the 1990s and beyond.

E James Morton

E. James Morton
Chairman and Chief Executive Officer

Stephen L Brown

Stephen L. Brown
President and Chief Operations Officer

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A WORD ABOUT THIS STUDY

As part of its preparation for The International Quality Service Summit, John Hancock Financial Services commissioned Louis Harris and Associates, Inc. to conduct a study of the state of quality customer service in America. The research was designed to test the public's expectations and evaluation of quality in the service sector and, in much greater depth, to ask CEOs and other senior line executives in important service industries about the steps their own companies have taken and plan to take in the future to deliver the highest quality service to both their individual customers and institutional clients.

The executives were asked if and why their companies had made a commitment to quality, if and how quality customer service has been established in their own companies, which service industries they perceived to be most committed to quality service, and what rewards -- tangible and intangible -- their own companies were reaping from such efforts. The public was asked how it thinks service has changed in the last ten years, how receiving good service affects their behavior as consumers, and which industries do best at providing good service.

The survey included two sets of interviews, 500 with senior line executives of large service corporations and 1255 from a national cross-section of adults. The questionnaires utilized, along with annotated results, are included in Appendix D of this report.

The executives were drawn primarily from the ranks of senior vice presidents and above (some vice presidents were also included) from the nation's largest financial service companies (175 interviews), leisure, hospitality and retail companies (130), health care providers (125), telecommunications

companies (35) and utilities (35). A full description of the methodology is included in Appendix C of this report.

Fieldwork

The 500 executive interviews were completed between July 16 and August 16, 1990. The 1255 public interviews were completed between July 13 and 18, 1990.

A Note on Reading the Tables

There are two sets of tables. The first set, which are found in Appendix A, includes the results of the executive interviews. The second set, which are attached in Appendix B, contains the results of the public interviews.

An asterisk (*) on a table signifies a value of less than one-half percent (0.5%). A dash (-) represents a value of zero. Percentages may not always add up to 100% because of computer rounding, multiple answers from respondents, or the elimination of "no answers."

Public Release

Every Louis Harris and Associates survey is designed to adhere to the code of standards of the Council of American Survey Research Organizations (CASRO) and the code of the National Council of Public Polls (NCPP). Because data from the survey will be released to the public, any release must stipulate that the complete report is available.

Project Responsibility

This study was conducted for John Hancock Financial Services. The director of this project and chief analyst at the Harris firm was Louis Harris,

Chairman. Mr. Harris was assisted by Nicholas Wurf, Research Associate.

Louis Harris and Associates, Inc. would like to thank the John Hancock for commissioning this research. The Harris firm would also like to acknowledge the assistance and input of Sandra Willett, Hancock's senior officer for Consumer Affairs, and her staff. Responsibility for the final substance, wording of questions, findings, and their interpretation, however, rests solely with Louis Harris and Associates, Inc.

SURVEY HIGHLIGHTS

1. Service industry executives voice almost unanimous commitment to quality customer service. Ninety-eight percent of top executives of the nation's largest corporations in the service sector say providing quality customer service is very important to the ultimate success of their corporations. These companies include banks, insurance companies, retailers, utilities, health care providers, entertainment and high technology firms.

Very large majorities report that a commitment to quality service has been written into their company's strategic plan and mission statement.

2. Quality service is a growing priority for corporations. Eight in 10 executives report their company's commitment to quality customer service has risen in the last five years.

3. CEOs report high personal commitment to quality service. Eighty-five percent report a "very high" level of commitment to quality service and the remaining 15% report a "quite high" level.

4. A commitment to quality customer service is necessary for survival in today's economy. The executives' top reasons for giving quality customer service a high priority are all economic: the competition's adopting it, it will increase revenues, and the potential loss of customers without it.

Four out of five senior executives also say quality service means they gain repeat business from current customers, increase market share and profitability, and encourage customers to buy other products and services.

5. Public reports it values commitment to quality service. By large majorities, the public confirms independently that they are much more likely to continue to use the services of and buy new services from a company that has provided them with first-rate quality service.

6. Foreign competition is heightening the need for quality service. Majorities of at least 9 in 10 of both the executives and public say that providing quality service is crucial if America's business is to remain competitive in the marketplace of the 1990s.

Since quality service is driven by individual customers and institutional clients, their demands for high quality service will grow as they encounter more companies, including superior foreign companies, that already provide quality customer service. With the globalization of the economy, companies will be increasingly forced to meet not just the nation's highest quality service standards, but the world's.

Keeping up with the rising expectations of better and better quality service within reasonable cost constraints will be a crucial challenge for American service providers in the years ahead.

7. Executives report having taken many of the critical steps toward institutionalizing their commitment to quality service. Large majorities report that their company had taken a number of different steps that can move their companies toward actually providing superior quality customer service.

More than three-quarters of the executives report giving employees explicit authority to handle customer problems; setting quality service standards; creating a "corporate culture which makes quality service a priority"; and defining quality service on the basis of customer expectations.

Equally large majorities report allocating "a specific portion" of their annual budget for service; instituting a corporate program to improve service quality; and identifying "a specific unit with explicit authority to deal with consumer issues and quality service."

8. Companies have made progress in all areas related to quality customer service. Separate series of questions reveal that great strides have also been made in the areas of communicating the importance of quality service to employees, assuring quality service delivery, and measuring and acting on customer response to service.

9. A small plurality of the public reports general improvement in quality of service for the first time in 20 years. By 50-45%, the public says that over the last ten years service has been improving, rather than growing worse. Each time the Harris firm has asked this question since 1971, no more than 37% has ever reported seeing an improvement. The last time this question was asked in 1982, only 31% of the public said quality was improving, which means the most recent results are a 61% improvement.

10. On specific aspects of quality service, the public is divided. Small majorities report seeing improvement on a series of aspects of quality service, such as companies' commitment to better quality service, listening to what customers really want, handling customer complaints, and the competence and skill of employees.

However, the public reports declining personal attention from service providers and declining value for the money.

11. Public is the ultimate judge of quality service, and they have not seen improvements commensurate with the claims by the executives. Top management reports having taken many serious steps to improve the quality of customer service, but a substantial portion of the public has not seen improvement in the quality of the service they actually receive.

The quality customer service revolution can only be declared a success when both institutional and individual customers report significant across-the-board improvement in quality. Claims by management can never be a substitute for actually delivering quality service.

The bottom line is four in 10 of the answering public are still deeply critical of quality service. The majorities citing improvements in various aspects of quality service are still quite small.

12. Public and executive impressions of quality service industry-by-industry are strikingly similar. The public and executives were asked to evaluate three aspects of quality service delivery by each of eight service industries: 1) being responsive to customer complaints, 2) anticipating customer service needs, and 3) taking leadership in setting quality service standards. Both the public and executives ranked them in roughly the same order.

Leisure/entertainment/hospitality companies and retailers lead all service industries, followed by telecommunications companies, banks, utilities, health care providers, non-bank financial institutions and insurance companies.

CHAPTER 1: THE IMPORTANCE OF QUALITY SERVICE

Virtual Unanimity on Importance of Quality Customer Service

Assessing the importance of quality customer service to the ultimate success of their corporations, senior executives of the nation's largest service providers speak with one voice. Fully 98% of executives of the country's largest banks, insurers, retailers, utilities, health care providers, entertainment and hospitality, and telecommunications companies say quality service is very important. Another 2% say it is somewhat important (Table E-1).

Asked whether their company's commitment to provide superior quality service has been formally integrated into the most important corporate documents, large majorities report that it has. An overall majority of 90% reports that the commitment to quality service is mentioned in their company's strategic business plan, as do at least 3 in 4 companies in every service industry sector (Table E-3).

A slightly smaller 88% majority of executives says that quality service is stated in their corporation's mission statement (Table E-2).

The level of personal commitment to quality customer service among CEOs is equally impressive. An overwhelming 85% report a "very high" level of commitment, with the remaining 15% reporting a "quite high" level. In no industry does less than 3 in 4 CEOs report putting a "very high" priority on quality service (Table E-6).

Observation:

There can be no question that the critical importance of providing quality service has swept through the vast majority of America's executive suites. What is more, the commitment is made personally by CEOs, formally in corporate

mission statements, and strategically in business plans. While there is some variation in the commitment among the different service industries, the commonality of commitment in the service sector as a whole is much more striking than the differences among the service industries.

The commitment to quality service is a recent and growing phenomenon. Fully 80% say their company's commitment has developed in the last five years, compared to just 17% who say it has stayed the same (Table E-8). There can be no question now that the imperative of quality customer service has permeated corporate leadership across the country.

Corporations must take care that their protestations of commitment to quality service are not empty promises, but are rooted in the specific and detailed steps necessary to make quality service a reality for institutional and individual customers.

CHAPTER 2: THE REASONS FOR THE MOVE TO QUALITY SERVICE

Why the Move to Quality Service

The commitment to quality service may be relatively new, but many of the reasons companies have taken to it are as old as the marketplace itself.

Executives were asked first in an unprompted, open-ended question to state which one or two reasons underlie their company's commitment to quality customer service:

-- Their competition has adopted it (volunteered by 32%);

-- Increasing revenue results from it (26%);

-- Can lose customers without it (22%);

-- Their company sells service (8%);

-- The need to reduce expenses (7%);

-- Service-conscious customers (7%);

-- Their survival depends on it (6%) (Table E-9).

The executives were asked to assess the importance of a list of tangible benefits of quality service.

Ninety-two percent of top executives say "gaining repeat business from current customers" is very important (Table E-93). This finding is independently confirmed by the public. A 93% majority of adults in the cross section says they are likely to go back and use a company's services again after receiving first-rate quality service, including 75% who say this service counts for a great deal (Table P-14).

Among the executives, 90% say "expanding the company's market share and profitability" is another very important tangible benefit of quality service (Table E-95).

Finally, a 79% majority of the executives believes "encouraging customers to buy other products or services from the company" is a very important benefit (Table E-94). This finding is also confirmed by the public. An 88% majority of adults says they are likely to buy other services and products from a company after receiving first-rate quality service, with 61% saying this service counts for a great deal (Table P-15).

Executives were also asked to evaluate the importance of a series of potential intangible benefits of quality service: "creating a reservoir of good will" to help counter possible negative opinion is mentioned as very important by 84%; "attracting superior employees and management to the company" is very important to 71%; and "creating a buffer against excessive regulations and potential fines" is very important to 48% (Tables E-89 through E-91).

Observation:

Companies have been driven to quality service by the loss of customers, their competition, and the drive to increase revenues and expand market share. Customers are demanding an increase in the quality of the service they receive. Corporate management is recognizing this imperative; many report their competitors see it, too. Different industries are driven by the different environments in which they operate, but it is clear that throughout the service sector the reasons for adopting quality customer service are compelling.

Quality service is customer driven. Companies deliver quality service to their institutional clients and individual customers because they need and demand it. Customers' demands for service are rising because many of them are already receiving quality service from the companies that have already put the elements of such service in place. Having received quality service one or more times, customers begin to expect all of the companies with which they do business to meet the same standards. Companies that fail to measure up to customer expectations, according to executives, will find their customers going elsewhere.

The Critical Challenge of the Global Economy

American companies can no longer think in national terms; they all face a global marketplace. In this world market, America is being pushed to keep up with the world's best; failure will bring the nation's economic decline. Both executives and the public were asked specifically about the impact globalization has had on service.

A 95% majority of executives says quality customer service will be important in helping their company compete in the global business environment of the 1990s, with 82% saying it will help a "great deal" (Table E-97). A 90% majority of the public feels the same way, with two-thirds (64%) saying quality service will contribute a "great deal" to the competitiveness of American companies globally in the 1990s. Adults 30-39 years old feel this way by 97-3%, including 75% who say quality service will count a "great deal" (Table P-17).

Observation:

Both executives and the public are in complete agreement on the critical role that quality service will play in helping to meet the challenges of globalization in the years ahead. A failure to meet or exceed the quality service standards of the best in the world will be costly. Younger Americans, whose economic futures rest with the nation's ability to continue to compete with the best economies in the world, feel most keenly about the pivotal role quality service can play in helping the U.S. turn around its economic decline and maintain its position as one of the leading economies in the world.

The Impact of the Baldrige Award

In 1987, the federal government established the Malcolm Baldrige National Quality Award to symbolize the importance of quality goods and services to the nation's economy. The Award recognizes manufacturers, service providers, and small businesses that have achieved the highest standards of quality by meeting the needs of institutional and individual customers.

A 58% majority of senior service executives are aware of the Baldrige Award, and just over half (56%) who are aware of it are familiar with the criteria used to evaluate the applications. Of those aware of the Award, 5% have applied for it and 20% plan to. Fully a third (34%) of those executives aware of the Award say that the Award inspires them to lead their companies with more of an eye toward customers (Tables E-129 through E-132).

Observation:

The Baldrige Award stresses meeting customer needs for quality. The judging process relies on standards and measurements of quality service to differentiate applicants. For some executives, the Award focuses executives on the quality of service they provide their own customers.

CHAPTER 3: STEPS TAKEN TOWARD QUALITY SERVICE

Progress Toward Establishing Quality Service

After having stated their belief in the importance of quality customer service, executives were asked specifically which steps their company had taken toward institutionalizing the commitment to it. Each executive was asked about twelve measures. Over nine in ten service companies have taken five of these steps:

-- A 95% majority says they have made quality service "an explicit part of their business plan" (Table E-12);

-- A 92% majority reports they have "given employees explicit authority to handle customer problems" (Table E-17);

-- Another large majority, 91% has "instituted regular measures and ways of monitoring the quality of service and satisfaction" of their customers (Table E-16);

-- Quality service standards have been set at 91% of companies (Table E-13);

-- A 90% majority has "created a corporate culture which makes quality service a priority" (Table E-11);

Somewhat smaller majorities report having taken the other seven steps asked about:

-- 88% of companies have "empowered employees to take greater responsibility in resolving crises" (Table E-37);

-- An identical 88% majority has "given top management direct exposure to customer service activities" (Table E-39);

-- An 87% majority has defined quality of service on the basis of customer expectations (Table E-14);

-- A majority of 82% allocates "a specific portion" of their annual budget for service (Table E-18);

-- An 82% majority cites the institution of a corporate program to improve the quality of service versus the 98% who earlier professed a commitment to providing such service (Table E-19);

-- A 77% majority has "identified a specific unit with explicit authority to deal with consumer issues and quality service" (Table E-15);

-- Finally, a much smaller 55% majority says they have "appointed a quality service officer in charge of quality service" (Table E-20).

Observation:

Large majorities of companies have taken the critical steps toward institutionalizing quality customer service for both individual customers and institutional clients. In many companies, the rhetoric that the companies use and their recitation of the critical reasons for quality service are backed up by the concrete steps necessary to provide customers with top-notch service. In others, notably those that have not established a corporate program to provide quality service, their actions have not lived up to their professed commitment.

The steps asked about in this section are by no means a critical checklist for quality service. Some of the actions, such as the appointment of a quality service officer, are not necessarily essential to achieving top quality service. Nonetheless, the vast majority of service companies have taken many of these steps, both essential and non-essential -- a sign of the massive across-the-board movement toward quality service among the nation's largest service companies.

Feedback on Service -- Measuring and Acting on Customer Response

Without constantly assessing customer needs, expectations and perceptions, a company cannot deliver the service they want. The survey tested what steps had been taken in measuring customer satisfaction, a vital process that yields an ongoing evaluation of the quality service program.

Majorities of executives report their companies have adopted six of the seven processes that were asked about: "compiled and analyzed complaints" (92% of companies have done this) (Table E-69); "given management and employees regular exposure to customers" (91%) (Table E-73); "systematically kept track of your company's experience with service" (88%) (Table E-75); "conducted regular surveys of your customers to determine what they need and expect" (85%) (Table E-70); "made regular comparisons between what your company does on quality and what your competition does" (74%) (Table E-74); and "had sessions with customer panels on your own premises" (60%) (Table E-71).

Finally, a razor-thin 49-48% plurality have "regularly conducted discussions between customers and employees on your own premises" (Table E-72).

Of equal importance to establishing mechanisms for understanding customer needs, expectations and perceptions is making the commitment to act on the information that is uncovered in this process.

Ninety percent of executives say this customer feedback leads them to "develop new services and products to meet customer quality needs" (Table E-87). An identical 90% majority reports such feedback causes them to "regularly review plans in light of the new information" (Table E-85). And finally, an 87% majority reports they use such feedback to "actually revise quality service programs to reflect the new information" (Table E-86).

Observation:

The first step in quality service is determining customer needs, expectations and perceptions, and companies report great progress in establishing ways to listen to them. Large majorities of executives report their companies taking steps toward this end. Executives also say they are reviewing and updating their service programs based on their ongoing monitoring of customer needs, expectations and perceptions. Constant reevaluation is critical because companies must be prepared to accept and to respond to customers who continue to raise the level of service they

expect. Corporations must see service as a moving target and understand that even if they momentarily achieve the quality service goals they have set for themselves, customers will soon be demanding even more.

Communicating the Importance of Quality to Employees

Executives were asked about the steps their companies have taken to let their employees know about the emphasis being placed on customer service. Such communication is critical since employees are on the front lines of customer interaction.

Majorities of more than 80% report having taken four of the five steps asked about:

-- "set up systematic training programs to deliver quality service" (88%) (Table E-34);

-- "regularly and routinely communicated fully the top management's vision of quality service to middle management and employees" (87%) (Table E-33);

-- "rewarded top quality service performance with special recognition" (86%) (Table E-36);

-- "given wide attention to customer service ratings" (82%) (Table E-39).

The final step asked about was creating a direct link between quality service, compensation and promotion. A somewhat smaller majority of 63% reports their company has done it (Table E-35).

Observation:

Service companies have taken the message of quality customer service to their employees. This communication is, of course, critical if management's plans to deliver the finest service are to be implemented in a meaningful way. For the most part, service companies have taken

these steps. Fully a third, however, have yet to link compensation and promotion to service, clearly a critical step if employees are to be given the necessary incentives to deliver top-notch service.

Measuring and Assuring Quality Service Delivery

Measuring and assuring that top quality service is actually being delivered to customers is as important as communicating the importance of such service to employees. The following series probed which systems have been established to assess the progress in quality service delivery.

Five of the nine systems tested have been adopted by at least three-quarters of service companies: making sure that complaints and suggestions for improving service reach managers who can act on them (91% of executives report this) (Table E-56); "regularly measuring and repeating customers' evaluation of service performance" (85%) (Table E-53); "creating a decentralized system for quality service throughout the organization" (78%) (Table E-51); "setting explicit standards for levels of employee quality service" (78%) (Table E-54); "creating a culture that rewards doing it right the first time" (76%) (Table E-57).

Somewhat smaller majorities report that the next four steps have been implemented, and there are some significant variations by industry:

-- A 64% majority reports their companies have "directly linked compensation to service performance" (Table E-55).

-- By 62%, a majority has put a key executive in charge of quality, but the industries range from a high of a 74% majority who has such an executive in the health care field to a low of 40% (versus 60% who have not) among retailers (Table E-49).

-- A 61% majority now regularly reports progress on quality service programs to the board of directors. Again, there is a wide variation among

industries, ranging from a 77% majority in health care to a 45% plurality among banks that do not make such reports (Table E-52).

-- A "centralized staff of service specialists" has been created at 59% of companies. Among telecommunications companies, the majority is 74%, while among retailers, a 62% majority reports not having such a staff (Table E-50).

Observation:

Service companies have adopted a number of measures to make certain they are delivering on their commitment to provide high quality service to institutional clients and individual customers. There are more significant variations by industry in this area than in the other areas of quality service delivery reported earlier.

CHAPTER 4: EVALUATING THE CURRENT STATE OF QUALITY SERVICE

The Public Assesses Changes in Service Quality

In the previous chapter, service companies report major strides in establishing goals, processes, mechanisms, and measuring and listening devices for guaranteeing quality customer service. The acid test is the extent to which consumers have noticed any differences in the services they encounter day to day.

Since 1971, the Harris firm has been asking the public whether the quality of most products and services has improved or grown worse in the last 10 years. In this study, the public was asked whether "the quality of most service has improved or grown," compared to 10 years ago. A 50-45% plurality of the public reports that quality of service is improving rather than growing worse. Those most likely to have seen an improvement are 18-to-24-year olds (63%), blacks (60%), and those with less than a high school diploma (54%). Those least likely to have seen an improvement in service are 40-to-64-year olds (a 52% majority of whom report service has declined) and those with a post-graduate education (44-44% split) (Table P-1).

The 50% who view service as improving is the highest number recorded in the 19-year period this question has been asked. Since 1982, the number reporting improvement in quality of service has jumped from 31% to 50%.

Observation:

The public confirms that all the steps that business has made to improve the quality of service are making a difference. The number reporting improvement in quality is up 61% in eight years. This finding is also quite significant when measured against the long history of this question. At no time in the past has quality been judged to be rising so much.

But business has a long way to go -- fully 45% of the public still feel that quality is declining. The sharp difference in attitudes between the oldest and best educated consumers on the one hand, and blacks and younger and poorly educated people on the other, highlights this point. Individuals who know the most and have been customers for the longest time have higher expectations of service providers. People with the least education and experience with top quality service are more likely to see improvement already. In the long run, all customers, including the hardest to please, must be the target of efforts to improve quality service, since it is customers alone who judge their success.

With growing competition from Europe and Asia, American companies are going to have to redouble their efforts to provide top service or they will lose ground to foreign competitors who will provide the services that customers want. Finally, as quality of service does improve, and it has taken a modest step forward, customers' expectations are bound to grow to higher levels. As one airline or retailer, for example, achieves a new standard in service, all are expected to meet it. Keeping up with these rising expectations may be the greatest challenge of all.

Consumers and Specific Aspects of Quality Service

The public was asked specifically to look at six aspects of quality customer service and to assess whether they have improved or gotten worse in the last ten years.

On four of the six asked about, at least a plurality of the public cites an improvement:

-- A 58% majority reports an improvement in the commitment of companies to give customers better quality service (Table P-6).

-- A 57% majority says companies have gotten better, not worse, at listening to what their customers really want. Significantly, the best educated (64% of post-graduates see an improvement) are nine points more likely to have noticed such an improvement than those without a high school diploma (Table P-7).

-- On handling customer complaints, a 54% majority reports companies are improving (Table P-2). The four times this question has been asked since 1976, the percentage citing an improvement has always been between 35% and 45%. When it was last asked in 1982, the percentage seeing an improvement was 45%. Now it has risen to 54%.

-- A plurality of 50% says that the competence and skill of employees of service providers who help you with transactions have gotten better. Those without a high school diploma (56% of whom see an improvement) are 16 points more likely to hold this view than post graduates (52% of whom say it has gotten worse) (Table P-5).

However, on the two remaining aspects of quality service, the public reports a continuing decline:

-- A 51% majority says the amount of personal attention from service providers has gotten worse in the past 10 years (Table P-4).

-- And 60% think value for the money has gotten worse, compared to 36% who say it has improved. The best educated and the oldest are most likely to hold the majority view (Table P-3). However, when this question was asked in 1982, only 17% said value had improved, so the latest figures represent more than a doubling of those who say they get more value.

Observation:

The public's assessment on the various aspects of quality customer service confirms that there has been some small improvement. Even the lowest rated aspect of quality service, namely value, has seen more than a 100% increase in the number of those who think that it is improving. And on other critical components, the public has noticed definite improvements.

Nonetheless, the majorities citing improvements in quality of service among the public are still quite small. Given the expressed commitment of top executives to delivering quality service, the public has yet to report the massive

changes in quality service that have been promised. For all the steps toward better service that top management reports, the public does not begin to see a commensurate increase in the quality of services they are receiving.

As stated earlier, consumer expectations will only rise as consumers continue to come across the ground-breaking companies -- both foreign and domestic -- providing top quality service. The challenge for service providers is to find the cost-effective service improvements that meet <u>real</u> consumer needs among both individual and institutional clients.

CHAPTER 5: RATING THE SERVICE INDUSTRIES ON QUALITY SERVICE

The Public and Executives Assess Quality Service Industry-by-Industry

The final component of the study asked executives and the public to evaluate how far various industries have come in critical quality service areas.

Both the public and executives were asked to rate eight different service industries on being responsive to customer complaints. The public rates industry generally 51-49% positive on this attribute (Table P-18).

On responding to customer complaints, among the public, retailers lead all industries with a 66% positive rating, followed by leisure/entertainment/hospitality companies, banks, telecommunications companies, utilities, health care providers, other financial institutions, and insurance companies (61% negative) (Tables P-22 through P-30).

Among executives, leisure/entertainment/hospitality companies are first on being responsive to customer complaints with a 76% positive rating, followed by telecommunications companies, retailers, banks, other financial institutions, utilities, health care providers, and insurance companies (60% negative) (Tables E-102 through E-110). (All results are shown graphically on Chart A.)

Anticipating customer service needs was rated next. Overall, among the public, service providers in general are rated 50-49% negative on this attribute (Table P-19).

By industry, among the public, retailers rate best at anticipating customer service needs with a 63% rating, followed by leisure/entertainment/hospitality companies, banks, telecommunications companies, utilities, health

care providers, insurance companies, and other financial institutions with a 45-43% negative rating (Tables P-31 through P-39).

Among the executives, leisure/entertainment/hospitality is top rated at anticipating customer service needs with an 83% rating, followed by retailers, telecommunications companies, other financial institutions, banks, utilities, health care providers, and insurance companies (61% negative) (Tables E-111 through E-119). (All results are shown graphically on Chart B).

The last area to be tested was taking leadership in setting quality service standards for others to follow. The public rates industry generally 50-49% negative on this dimension (Table P-20).

The public places retailers first with a 61% rating for taking leadership in setting quality service standards, followed by leisure/entertainment/hospitality companies, telecommunications companies, banks, utilities, health care providers, other financial institutions, and insurance companies (62% negative rating) (Tables P-40 through P-48).

The leisure/entertainment/hospitality companies are first at taking the lead in setting standards for quality among executives with a 76% positive rating, followed by telecommunications companies, retailers, other financial institutions, banks, utilities, health care providers, and insurance companies (69% negative) (Tables E-120 through E-128). (All results are shown graphically on Chart C).

The public rates four industries higher than the executives: health care (average of 10 points more across the three measures), insurance (6 points, utilities (5 points), and banks (4 points). The executives rate the other four industries higher than the public: leisure/entertainment/hospitality (18 points), telecommunications (10 points), other non-bank financial (10 points), and retailers (2 points).

Observation:

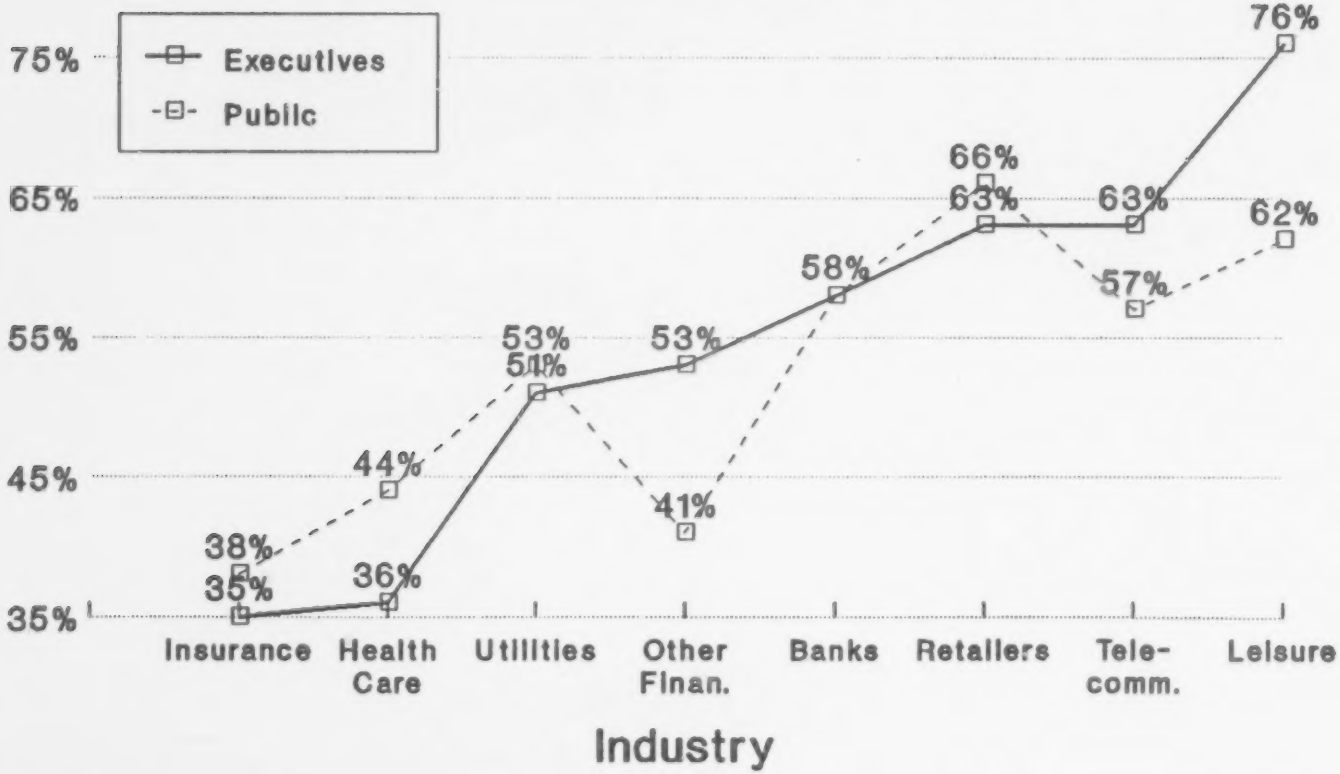
As the three charts depict very clearly, the public and executives, while they differ on the absolute ratings, line the industries up in largely the same order. Leisure/entertainment/hospitality companies and retailers are viewed as delivering the better customer service in the service industries as evaluated by senior service industry executives and the public. Telecommunications companies and banks are ranked next in quality of customer service. Utilities, health care providers, and non-bank financial institutions (not including insurers) are ranked next in quality service. Of the eight tested, insurers are the last among the public and executives on providing quality customer service. Of course, individual companies may be perceived to do better or worse than their industry at providing quality customer service.

The public and executives have spotted differences in the extent to which quality service has penetrated various industries. The degree to which the two groups agree on their rankings only hammers home the point that good quality service is clear for all, including both those in and out of the business community, to see.

CHART A

Responding to Customer Complaints

Percent Rating Industry Positive

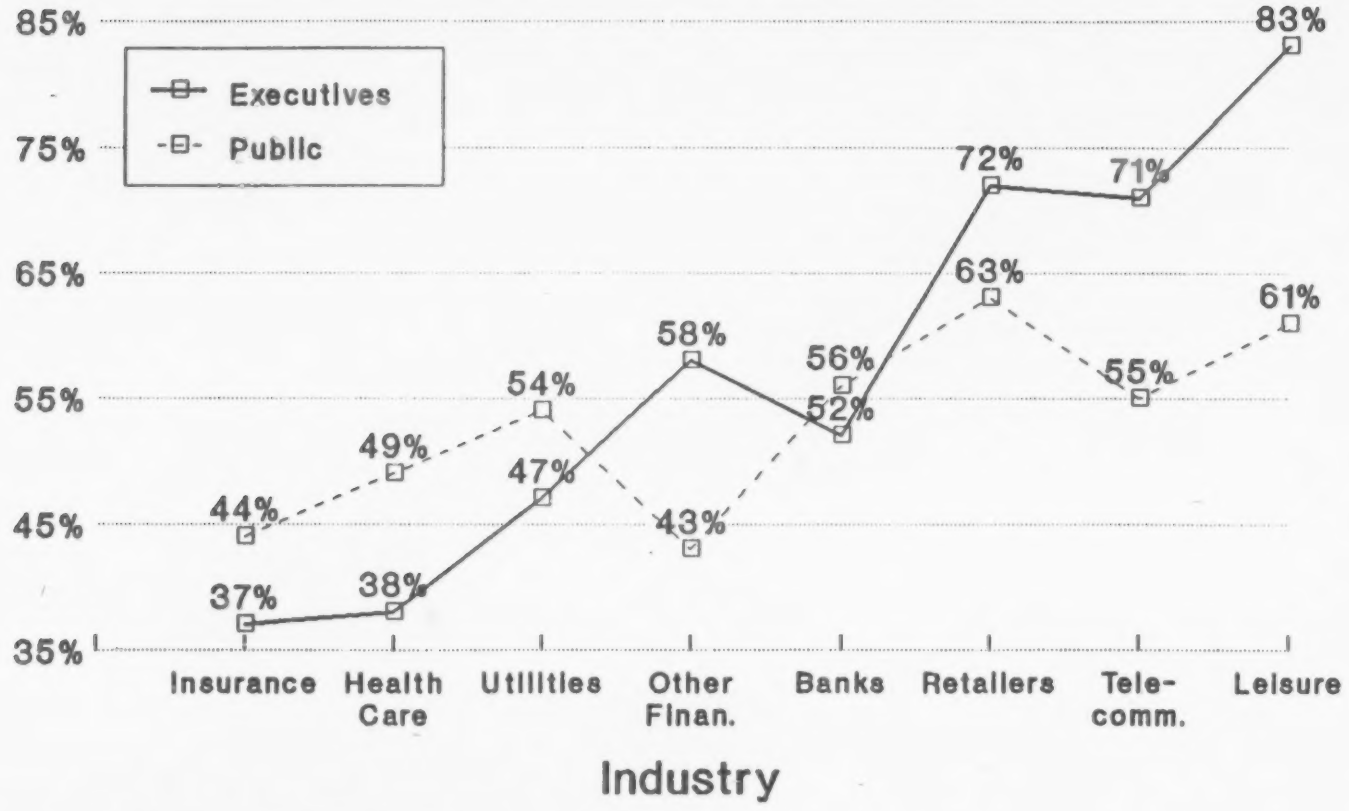


Base: 500 Executive Interviews and 1255 Public Interviews, July-August, 1990

CHART B

Anticipating Customer Service Needs

Percent Rating Industry Positive



Base: 500 Executive Interviews and 1255 Public Interviews, July-August, 1990

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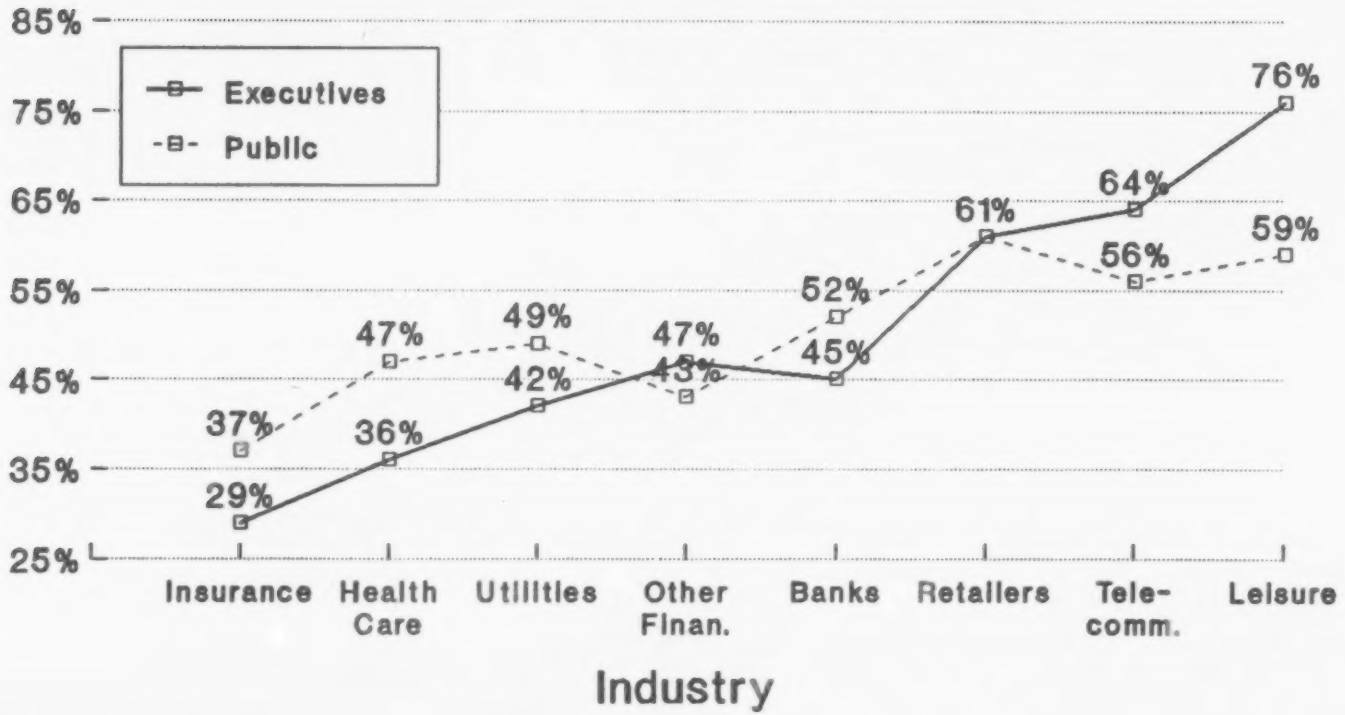
CHART C

Being Leaders in Setting Quality Standards for Others to Follow

Percent Rating Industry Positive



Base: 500 Executive Interviews and 1255 Public Interviews, July-August, 1990

APPENDIX A:

EXECUTIVE TABLES

TABLE E-1

HOW IMPORTANT IS QUALITY SERVICE TO THE ULTIMATE SUCCESS OF YOUR COMPANY?

Q.1A - HOW IMPORTANT DO YOU FEEL THE QUALITY OF SERVICE PROVIDED BY COMPANIES SUCH AS YOURS IS TO ULTIMATE SUCCESS OF YOUR COMPANY -- VERY IMPORTANT, SOMEWHAT IMPORTANT, NOT VERY IMPORTANT, OR NOT IMPORTANT AT ALL?

		INDUSTRY								PRIMARY CUSTOMER	
		FINANCIAL SERVICES									
	TOTAL	TOTAL	BANKS	INSURANCE COMPANIES	RETAILERS	LEISURE HOSPITALITY	HEALTH CARE	TELECOM-MUNICATIONS	UTILITES	INDIVIDUAL	INSTITUTIONAL AND INDIVIDUAL
	%	%	%	%	%	%	%	%	%	%	%
(BASE : 500)											
VERY IMPORTANT	98	98	100	97	98	99	97	100	100	96	100
SOMEWHAT IMPORTANT	2	2	-	3	2	1	2	-	-	3	*
NOT VERY IMPORTANT	-	-	-	-	-	-	-	-	-	-	-
NOT IMPORTANT AT ALL	-	-	-	-	-	-	-	-	-	-	-
NOT SURE	*	-	-	-	-	-	1	-	-	*	-

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TABLE E-2

IS YOUR COMPANY'S COMMITMENT TO QUALITY SERVICE IN YOUR CORPORATE MISSION STATEMENT?

Q.2A-1 - IS YOUR COMPANY'S COMMITMENT TO PROVIDE SUPERIOR QUALITY SERVICE TO YOUR CUSTOMERS STATED IN ANY OF THE FOLLOWING? ....YOUR CORPORATE MISSION STATEMENT....

		INDUSTRY								PRIMARY CUSTOMER	
		FINANCIAL SERVICES									
	TOTAL	TOTAL	BANKS	INSURANCE COMPANIES	RETAILERS	LEISURE HOSPITALITY	HEALTH CARE	TELECOM-MUNICATIONS	UTILITES	INDIVIDUAL	INSTITUTIONAL AND INDIVIDUAL
	%	%	%	%	%	%	%	%	%	%	%
(BASE : 499)											
IS STATED	88	85	90	80	85	85	94	97	91	87	90
NOT STATED	9	9	6	12	15	13	6	3	9	10	7
NOT SURE	3	6	4	8	-	2	-	-	-	2	2

TABLE E-3

IS YOUR COMPANY'S COMMITMENT TO QUALITY SERVICE IN YOUR CORPORATE STRATEGIC BUSINESS PLAN?

Q.2A-2 - IS YOUR COMPANY'S COMMITMENT TO PROVIDE SUPERIOR QUALITY SERVICE TO YOUR CUSTOMERS STATED IN ANY OF THE FOLLOWING? ....YOUR CORPORATE STRATEGIC BUSINESS PLAN....

		INDUSTRY								PRIMARY CUSTOMER	
		FINANCIAL SERVICES									
	TOTAL	TOTAL	BANKS	INSURANCE COMPANIES	RETAILERS	LEISURE HOSPITALITY	HEALTH CARE	TELECOM-MUNICATIONS	UTILITES	INDIVIDUAL	INSTITUTIONAL AND INDIVIDUAL
	%	%	%	%	%	%	%	%	%	%	%
(BASE : 499)											
IS STATED	90	91	94	88	76	86	92	97	100	87	93
NOT STATED	6	4	3	6	17	10	5	3	-	8	5
NOT SURE	4	5	4	6	7	3	3	-	-	5	3

LOUIS HARRIS AND ASSOCIATES

TABLE E-4

IS YOUR COMPANY'S COMMITMENT TO QUALITY SERVICE IN PERFORMANCE CRITERIA FOR EMPLOYEE MERIT RAISES AND PROMOTIONS?

Q.2A-3 - IS YOUR COMPANY'S COMMITMENT TO PROVIDE SUPERIOR QUALITY SERVICE TO YOUR CUSTOMERS STATED IN ANY OF THE FOLLOWING? ....PERFORMANCE CRITERIA FOR EMPLOYEE MERIT RAISES AND PROMOTIONS....

	INDUSTRY									PRIMARY CUSTOMER	
		FINANCIAL SERVICES									
	TOTAL	TOTAL	BANKS	INSURANCE COMPANIES	RETAILERS	LEISURE HOSPITALITY	HEALTH CARE	TELECOM-MUNICATIONS	UTILITES	INDIVIDUAL	INSTITUTIONAL AND INDIVIDUAL
	%	%	%	%	%	%	%	%	%	%	%
(BASE : 495)											
IS STATED	84	78	85	73	83	88	87	83	94	84	84
NOT STATED	13	16	9	21	15	10	12	14	6	14	11
NOT SURE	3	7	6	6	3	2	1	3	-	1	5

TABLE E-5

IS YOUR COMPANY'S COMMITMENT TO QUALITY SERVICE IN....?
(SUMMARY)

Q.2A - IS YOUR COMPANY'S COMMITMENT TO PROVIDE SUPERIOR QUALITY SERVICE TO YOUR CUSTOMERS STATED IN ANY OF THE FOLLOWING?

	IS STATED	NOT STATED	NOT SURE
	%	%	%
YOUR CORPORATE MISSION STATEMENT	88	9	3
YOUR CORPORATE STRATEGIC BUSINESS PLAN	90	6	4
PERFORMANCE CRITERIA FOR EMPLOYEE MERIT RAISES AND PROMOTIONS	84	13	3

LOUIS HARRIS AND ASSOCIATES

TABLE E-6

HOW HIGH IS YOUR PERSONAL (YOUR CEO'S) LEVEL OF COMMITMENT TO QUALITY SERVICE?

Q.2B - HOW HIGH IS YOUR PERSONAL (YOUR CEO'S) LEVEL OF COMMITMENT TO QUALITY SERVICE AS A PRIORITY -- VERY HIGH, QUITE HIGH, FAIRLY LOW, OR ALMOST NONE AT ALL?

		INDUSTRY								PRIMARY CUSTOMER	
		FINANCIAL SERVICES									
	TOTAL	TOTAL	BANKS	INSURANCE COMPANIES	RETAILERS	LEISURE HOSPITALITY	HEALTH CARE	TELECOM-MUNICATIONS	UTILITES	INDIVIDUAL	INSTITUTIONAL AND INDIVIDUAL
	%	%	%	%	%	%	%	%	%	%	%
(BASE : 498)											
VERY HIGH	85	81	84	76	76	88	88	80	100	85	85
QUITE HIGH	15	17	15	21	24	13	12	20	-	14	15
FAIRLY LOW	-	-	-	-	-	-	-	-	-	-	-
ALMOST NONE AT ALL	*	1	1	-	-	-	-	-	-	*	-
NOT SURE	*	1	-	2	-	-	-	-	-	1	-

TABLE E-7

WHAT PRIORITY IS QUALITY SERVICE IN YOUR BUSINESS PLAN?

Q.2C - WHAT PRIORITY IS QUALITY SERVICE IN YOU BUSINESS PLAN -- VERY HIGH, QUITE HIGH, FAIRLY LOW, OR ALMOST NONE AT ALL?

		INDUSTRY								PRIMARY CUSTOMER	
		FINANCIAL SERVICES									
	TOTAL	TOTAL	BANKS	INSURANCE COMPANIES	RETAILERS	LEISURE HOSPITALITY	HEALTH CARE	TELECOM-MUNICATIONS	UTILITES	INDIVIDUAL	INSTITUTIONAL AND INDIVIDUAL
	%	%	%	%	%	%	%	%	%	%	%
(BASE : 498)											
VERY HIGH	74	70	73	66	73	80	77	77	77	75	74
QUITE HIGH	23	27	25	29	23	18	23	23	23	22	24
FAIRLY LOW	1	2	3	1	-	1	-	-	-	1	*
ALMOST NONE AT ALL	*	1	-	1	-	-	-	-	-	-	*
NOT SURE	1	1	-	2	5	1	1	-	-	2	1

LOUIS HARRIS AND ASSOCIATES

TABLE E-8

COMPARED WITH FIVE YEARS AGO, WHAT IS YOUR COMPANY'S COMMITMENT TO QUALITY SERVICE?

Q.2D - COMPARED WITH FIVE YEARS AGO, IS YOUR COMPANY MORE COMMITTED TO QUALITY SERVICE, LESS COMMITTED, OR ABOUT THE SAME AS IT WAS BACK THAN?

		INDUSTRY								PRIMARY CUSTOMER	
		FINANCIAL SERVICES									
	TOTAL	TOTAL	BANKS	INSURANCE COMPANIES	RETAILERS	LEISURE HOSPITALITY	HEALTH CARE	TELECOM-MUNICATIONS	UTILITES	INDIVIDUAL	INSTITUTIONAL AND INDIVIDUAL
	%	%	%	%	%	%	%	%	%	%	%
(BASE : 492)											
MORE COMMITTED	80	78	88	69	73	84	83	83	82	77	85
LESS COMMITTED	1	1	-	1	2	1	-	-	3	1	*
ABOUT SAME COMMITMENT	17	19	9	29	17	14	16	17	15	19	14
NOT SURE	2	2	4	1	7	1	1	-	-	3	1

TABLE E-9

WHAT WOULD YOU SAY ARE THE ONE OR TWO MOST IMPORTANT REASONS FOR YOUR COMPANY'S COMMITMENT TO QUALITY SERVICE?

Q.2E - WHAT WOULD YOU SAY THE ONE OR TWO MOST IMPORTANT REASONS FOR YOUR COMPANY'S COMMITMENT TO QUALITY SERVICE?

	INDUSTRY									PRIMARY CUSTOMER	
		FINANCIAL SERVICES									
	TOTAL	TOTAL	BANKS	INSURANCE COMPANIES	RETAILERS	LEISURE HOSPITALITY	HEALTH CARE	TELECOM-MUNICATIONS	UTILITES	INDIVIDUAL	INSTITUTIONAL AND INDIVIDUAL
	%	%	%	%	%	%	%	%	%	%	%
(BASE : 261)											
LOSING CUSTOMERS	22	20	18	20	24	38	9	47	11	23	22
COMPETITION HAD STARTED ON IT	32	38	44	31	47	28	24	32	33	34	30
CUSTOMER COMPLAINTS	3	2	-	4	6	4	3	-	6	5	2
SAGGING EMPLOYEE MORALE	2	1	-	2	-	2	3	-	6	2	2
PERSONAL INSIGHT OF CEO OR TOP OFFICER	2	1	-	2	6	-	3	-	-	4	-
WILL REDUCE EXPENSES	7	6	8	6	6	2	12	-	11	4	9
WILL INCREASE REVENUES	26	31	31	33	18	30	24	16	22	29	25
RETAIN CUSTOMERS/BUSINESS	10	14	10	18	18	13	4	5	6	9	11
SERVICES CONSCIOUS CONSUMER/ REQUIRMENT OF CUSTOMER	7	4	3	6	6	11	10	5	6	7	7
COMPANY OBJECTIVE/COMPANY SELLS SERVICE	8	4	3	4	12	11	12	5	11	14	5
DIFFERENTIATES FROM COMPETITION	4	8	15	2	-	-	3	11	-	1	7
SURVIVAL/SUCCESS DEPENDS ON IT	6	3	3	4	18	9	4	11	6	5	7
COMPETITION/COMPETITIVE ADVANTAGE	7	3	3	4	18	9	4	5	17	7	7
OTHER	34	31	26	35	24	21	52	11	44	32	35
NOT SURE	*	-	-	-	-	-	-	5	-	-	1

LOUIS HARRIS AND ASSOCIATES

TABLE E-10

ARE YOUR CUSTOMERS PRIMARILY INDIVIDUAL OR INSTITUTIONAL CLIENTS?

Q.2F - DO YOU VIEW YOUR CUSTOMER AS PRIMARILY THE INDIVIDUAL OR INSTITUTIONAL CLIENTS (CUSTOMER[illegible]) OR BOTH?

		INDUSTRY								PRIMARY CUSTOMER	
		FINANCIAL SERVICES									
	TOTAL	TOTAL	BANKS	INSURANCE COMPANIES	RETAILERS	LEISURE HOSPITALITY	HEALTH CARE	TELECOM-MUNICATIONS	UTILITES	INDIVIDUAL	INSTITUTIONAL AND INDIVIDUAL
	%	%	%	%	%	%	%	%	%	%	%
(BASE : 500)											
PRIMARILY THE INDIVIDUAL	43	34	31	37	76	67	37	26	26	100	-
PRIMARILY INSTITIUTIONAL	4	7	4	9	2	2	2	9	-	-	-
BOTH	52	58	64	52	21	31	58	66	74	-	100
NOT SURE	1	1	1	1	-	-	2	-	-	-	-

TABLE E-11

HAVE YOU CREATED A CORPORATE CULTURE WHICH MAKES QUALITY SERVICE A PRIORITY?

Q.3A-1 - HERE ARE SOME THINGS A VARIETY OF COMPANIES ARE DOING TO IMPROVE THE QUALITY OF SERVICE THEY RENDER. HAVE YOU....CREATED A CORPORATE CULTURE WHICH MAKES QUALITY SERVICE A PRIORITY....?

		INDUSTRY								PRIMARY CUSTOMER	
		FINANCIAL SERVICES									
	TOTAL	TOTAL	BANKS	INSURANCE COMPANIES	RETAILERS	LEISURE HOSPITALITY	HEALTH CARE	TELECOM-MUNICATIONS	UTILITES	INDIVIDUAL	INSTITUTIONAL AND INDIVIDUAL
	%	%	%	%	%	%	%	%	%	%	%
(BASE : 500)											
HAVE	90	94	91	95	81	92	89	86	91	89	91
HAVE NOT	9	6	9	5	19	6	11	11	9	10	8
NOT SURE	1	-	-	-	-	2	-	3	-	1	*

LOUIS HARRIS AND ASSOCIATES

TABLE E-12

HAVE YOU MADE QUALITY SERVICE AN EXPLICIT PART OF YOUR BUSINESS PLAN?

Q.3A-2 - HERE ARE SOME THINGS A VARIETY OF COMPANIES ARE DOING TO IMPROVE THE QUALITY OF SERVICE THEY RENDER. HAVE YOU....MADE IT AN EXPLICIT PART OF YOUR BUSINESS PLAN....?

		INDUSTRY								PRIMARY CUSTOMER	
		FINANCIAL SERVICES									
	TOTAL	TOTAL	BANKS	INSURANCE COMPANIES	RETAILERS	LEISURE HOSPITALITY	HEALTH CARE	TELECOM-MUNICATIONS	UTILITES	INDIVIDUAL	INSTITUTIONAL AND INDIVIDUAL
	%	%	%	%	%	%	%	%	%	%	%
(BASE : 500)											
HAVE	95	94	96	93	88	98	96	100	97	94	97
HAVE NOT	4	4	3	5	12	2	4	-	3	5	3
NOT SURE	1	2	1	2	-	-	-	-	-	1	-

TABLE E-13

HAVE YOU SET QUALITY SERVICE STANDARDS FOR YOUR OPERATIONS?

Q.3A-3 - HERE ARE SOME THINGS A VARIETY OF COMPANIES ARE DOING TO IMPROVE THE QUALITY OF SERVICE THEY RENDER. HAVE YOU....SET QUALITY SERVICE STANDARDS FOR YOUR OPERATIONS....?

	INDUSTRY									PRIMARY CUSTOMER	
		FINANCIAL SERVICES									
	TOTAL	TOTAL	BANKS	INSURANCE COMPANIES	RETAILERS	LEISURE HOSPITALITY	HEALTH CARE	TELECOM-MUNICATIONS	UTILITES	INDIVIDUAL	INSTITUTIONAL AND INDIVIDUAL
	%	%	%	%	%	%	%	%	%	%	%
(BASE : 498)											
HAVE	91	90	91	91	86	98	86	100	91	93	90
HAVE NOT	9	9	9	7	14	2	13	-	9	7	10
NOT SURE	1	1	-	2	-	-	1	-	-	*	*

LOUIS HARRIS AND ASSOCIATES

TABLE E-14

HAVE YOU DEFINED QUALITY OF SERVICE ON THE BASIS OF YOUR CUSTOMERS' EXPECTATIONS?

Q.3A-4 - HERE ARE SOME THINGS A VARIETY OF COMPANIES ARE DOING TO IMPROVE THE QUALITY OF SERVICE THEY RENDER.
HAVE YOU....DEFINED QUALITY OF SERVICE ON THE BASIS OF YOUR CUSTOMERS' EXPECTATIONS....?

	INDUSTRY									PRIMARY CUSTOMER	
		FINANCIAL SERVICES									
	TOTAL	TOTAL	BANKS	INSURANCE COMPANIES	RETAILERS	LEISURE HOSPITALITY	HEALTH CARE	TELECOM-MUNICATIONS	UTILITES	INDIVIDUAL	INSTITUTIONAL AND INDIVIDUAL
	%	%	%	%	%	%	%	%	%	%	%
(BASE : 500)											
HAVE	87	83	88	77	88	95	83	94	94	85	90
HAVE NOT	10	14	10	19	7	3	14	6	6	11	9
NOT SURE	2	3	3	5	5	1	2	-	-	4	1

TABLE E-15

HAVE YOU IDENTIFIED A SPECIFIC UNIT TO DEAL WITH CONSUMER ISSUES AND QUALITY SERVICE?

Q.3A-5 - HERE ARE SOME THINGS A VARIETY OF COMPANIES ARE DOING TO IMPROVE THE QUALITY OF SERVICE THEY RENDER.
HAVE YOU....IDENTIFIED A SPECIFIC UNIT WITH EXPLICIT AUTHORITY TO DEAL WITH CONSUMER ISSUES AND QUALITY SERVICE....?

		INDUSTRY								PRIMARY CUSTOMER	
		FINANCIAL SERVICES									
	TOTAL	TOTAL	BANKS	INSURANCE COMPANIES	RETAILERS	LEISURE HOSPITALITY	HEALTH CARE	TELECOM-MUNICATIONS	UTILITES	INDIVIDUAL	INSTITUTIONAL AND INDIVIDUAL
	%	%	%	%	%	%	%	%	%	%	%
(BASE : 499)											
HAVE	77	73	76	72	76	82	76	89	77	78	77
HAVE NOT	22	25	21	26	24	18	23	11	23	20	22
NOT SURE	1	3	3	2	-	-	2	-	-	1	2

LOUIS HARRIS AND ASSOCIATES

TABLE E-16

HAVE YOU INSTITUTED REGULAR MEASURES AND WAYS OF MONITORING THE QUALITY OF SERVICE AND CUSTOMER SATISFACTION?

Q.3A-6 - HERE ARE SOME THINGS A VARIETY OF COMPANIES ARE DOING TO IMPROVE THE QUALITY OF SERVICE THEY RENDER.
HAVE YOU....INSTITUTED REGULAR MEASURES AND WAYS OF MONITORING THE QUALITY OF SERVICE AND SATISFACTION OF YOUR CUSTOMERS....?

		INDUSTRY								PRIMARY CUSTOMER	
		FINANCIAL SERVICES									
	TOTAL	TOTAL	BANKS	INSURANCE COMPANIES	RETAILERS	LEISURE HOSPITALITY	HEALTH CARE	TELECOM-MUNICATIONS	UTILITES	INDIVIDUAL	INSTITUTIONAL AND INDIVIDUAL
	%	%	%	%	%	%	%	%	%	%	%
(BASE : 500)											
HAVE	91	86	90	83	88	98	92	[illegible]	94	93	90
HAVE NOT	8	11	10	13	10	2	8	6	3	6	10
NOT SURE	1	2	-	5	2	-	-	-	3	2	*

TABLE E-17

HAVE YOU GIVEN EMPLOYEES EXPLICIT AUTHORITY TO HANDLE CUSTOMER PROBLEMS?

Q.3A-7 - HERE ARE SOME THINGS A VARIETY OF COMPANIES ARE DOING TO IMPROVE THE QUALITY OF SERVICE THEY RENDER. HAVE YOU....GIVEN EMPLOYEES EXPLICIT AUTHORITY TO HANDLE CUSTOMER PROBLEMS....?

	INDUSTRY									PRIMARY CUSTOMER	
		FINANCIAL SERVICES									
	TOTAL	TOTAL	BANKS	INSURANCE COMPANIES	RETAILERS	LEISURE HOSPITALITY	HEALTH CARE	TELECOM-MUNICATIONS	UTILITES	INDIVIDUAL	INSTITUTIONAL AND INDIVIDUAL
	%	%	%	%	%	%	%	%	%	%	%
(BASE : 500)											
HAVE	92	91	90	92	98	90	89	94	97	91	92
HAVE NOT	6	5	6	5	2	8	10	6	3	7	6
NOT SURE	2	3	4	3	-	2	2	-	-	2	2

LOUIS HARRIS AND ASSOCIATES

TABLE E-18

HAVE YOU ALLOCATED A SPECIFIC PORTION OF YOUR ANNUAL BUDGET TO SERVICES?

Q.3A-8 - HERE ARE SOME THINGS A VARIETY OF COMPANIES ARE DOING TO IMPROVE THE QUALITY OF SERVICE THEY RENDER. HAVE YOU....ALLOCATED A SPECIFIC PORTION OF YOUR ANNUAL BUDGET TO SERVICES....?

		INDUSTRY								PRIMARY CUSTOMER	
		FINANCIAL SERVICES									
	TOTAL	TOTAL	BANKS	INSURANCE COMPANIES	RETAILERS	LEISURE HOSPITALITY	HEALTH CARE	TELECOM-MUNICATIONS	UTILITES	INDIVIDUAL	INSTITUTIONAL AND INDIVIDUAL
	%	%	%	%	%	%	%	%	%	%	%
(BASE : 500)											
HAVE	82	82	83	81	74	80	86	89	83	77	86
HAVE NOT	13	14	15	13	24	18	8	6	[illegible]	19	10
NOT SURE	4	4	3	6	2	2	6	6	6	4	4

TABLE E-19

HAVE YOU INSTITUTED A CORPORATE-WIDE PROGRAM TO IMPROVE THE QUALITY OF YOUR SERVICE?

Q.3A-9 - HERE ARE SOME THINGS A VARIETY OF COMPANIES ARE DOING TO IMPROVE THE QUALITY OF SERVICE THEY RENDER. HAVE YOU....INSTITUTED A CORPORATE-WIDE PROGRAM TO IMPROVE THE QUALITY OF YOUR SERVICE....?

		INDUSTRY								PRIMARY CUSTOMER	
		FINANCIAL SERVICES									
	TOTAL	TOTAL	BANKS	INSURANCE COMPANIES	RETAILERS	LEISURE HOSPITALITY	HEALTH CARE	TELECOM-MUNICATIONS	UTILITES	INDIVIDUAL	INSTITUTIONAL AND INDIVIDUAL
	%	%	%	%	%	%	%	%	%	%	%
(BASE : 499)											
HAVE	82	74	78	73	90	85	86	83	94	81	85
HAVE NOT	17	25	23	24	10	15	14	17	6	19	15
NOT SURE	*	*	-	2	-	-	-	-	-	*	-

LOUIS HARRIS AND ASSOCIATES

TABLE E-20

HAVE YOU APPOINTED A QUALITY SERVICE OFFICER IN CHARGE OF QUALITY SERVICE?

Q.3A-10 - HERE ARE SOME THINGS A VARIETY OF COMPANIES ARE DOING TO IMPROVE THE QUALITY OF SERVICE THEY RENDER.
HAVE YOU....APPOINTED A QUALITY SERVICE OFFICER IN CHARGE OF QUALITY SERVICE....?

		INDUSTRY								PRIMARY CUSTOMER	
		FINANCIAL SERVICES									
	TOTAL	TOTAL	BANKS	INSURANCE COMPANIES	RETAILERS	LEISURE HOSPITALITY	HEALTH CARE	TELECOM-MUNICATIONS	UTILITES	INDIVIDUAL	INSTITUTIONAL AND INDIVIDUAL
	%	%	%	%	%	%	%	%	%	%	%
(BASE : 500)											
HAVE	55	51	55	50	40	48	73	66	40	51	59
HAVE NOT	43	46	41	49	57	50	27	34	51	47	40
NOT SURE	2	2	4	1	2	2	-	-	9	2	2

TABLE E-21

HAVE YOU....?
(SUMMARY)

Q.3A - HERE ARE SOME THINGS A VARIETY OF COMPANIES ARE DOING TO IMPROVE THE QUALITY OF SERVICE THEY RENDER. HAVE YOU.....,OR NOT?

	HAVE	HAVE NOT	NOT SURE
	%	%	%
CREATED A CORPORATE CULTURE WHICH MAKES QUALITY SERVICE A PRIORITY	90	9	1
MADE IT AN EXPLICIT PART OF YOUR BUSINESS PLAN	95	4	1
SET QUALITY SERVICE STANDARDS FOR YOUR OPERATIONS	91	9	1
DEFINED QUALITY OF SERVICE ON THE BASIS OF YOUR CUSTOMERS' EXPECTATIONS	87	10	2
IDENTIFIED A SPECIFIC UNIT WITH EXPLICIT AUTHORITY TO DEAL WITH CONSUMER ISSUES AND QUALITY SERVICE	77	22	1
INSTITUTED REGULAR MEASURES AND WAYS OF MONITORING THE QUALITY OF SERVICE AND SATISFACTION OF YOUR CUSTOMERS	91	8	1
GIVEN EMPLOYEES EXPLICIT AUTHORITY TO HANDLE CUSTOMER PROBLEMS	92	6	2
ALLOCATED A SPECIFIC PORTION OF YOUR ANNUAL BUDGET TO SERVICES	82	13	4
INSTITUTED A CORPORATE-WIDE PROGRAM TO IMPROVE THE QUALITY OF YOUR SERVICE	82	17	*
APPOINTED A QUALITY SERVICE OFFICER IN CHARGE OF QUALITY SERVICE	55	43	2

LOUIS HARRIS AND ASSOCIATES

TABLE E-22

WILL YOU CREATE A CORPORATE CULTURE WHICH MAKES QUALITY SERVICE A PRIORITY?

Q.3B-1 - HOW LIKELY ARE YOU TO DO THIS IN THE NEXT YEAR OR TWO -- VERY LIKELY, SOMEWHAT LIKELY, NOT VERY LIKELY, OR NOT LIKELY AT ALL? ....CREATED A CORPORATE CULTURE WHICH MAKES QUALITY SERVICE A PRIORITY.... BASE: HAVE NOT IN Q3A-1.

		INDUSTRY								PRIMARY CUSTOMER	
		FINANCIAL SERVICES									
	TOTAL	TOTAL	BANKS	INSURANCE COMPANIES	RETAILERS	LEISURE HOSPITALITY	HEALTH CARE	TELECOM-MUNICATIONS	UTILITES	INDIVIDUAL	INSTITUTIONAL AND INDIVIDUAL
	%	%	%	%	%	%	%	%	%	%	%
(BASE : 45)											
VERY LIKELY	53	73	71	75	25	40	64	50	33	57	55
SOMEWHAT LIKELY	27	27	29	25	25	-	29	25	67	19	27
NOT VERY LIKELY	9	-	-	-	25	20	-	25	-	-	18
NOT LIKELY AT ALL	9	-	-	-	13	40	7	-	-	19	-
NOT SURE	2	-	-	-	13	-	-	-	-	5	-

TABLE E-23

WILL YOU MAKE QUALITY SERVICE AN EXPLICIT PART OF YOUR BUSINESS PLAN?

Q.3B-2 - HOW LIKELY ARE YOU TO DO THIS IN THE NEXT YEAR OR TWO -- VERY LIKELY, SOMEWHAT LIKELY, NOT VERY LIKELY, OR NOT LIKELY AT ALL?
....MADE IT AN EXPLICIT PART OF YOUR BUSINESS PLAN....
BASE: HAVE NOT IN Q3A-2.

		INDUSTRY								PRIMARY CUSTOMER	
		FINANCIAL SERVICES									
	TOTAL	TOTAL	BANKS	INSURANCE COMPANIES	RETAILERS	LEISURE HOSPITALITY	HEALTH CARE	TELECOM-MUNICATIONS	UTILITES	INDIVIDUAL	INSTITUTIONAL AND INDIVIDUAL
	%	%	%	%	%	%	%	%	%	%	%
(BASE : 19)											
VERY LIKELY	53	43	50	50	40	-	80	-	100	40	71
SOMEWHAT LIKELY	32	43	50	25	20	100	20	-	-	30	29
NOT VERY LIKELY	5	14	-	25	-	-	-	-	-	10	-
NOT LIKELY AT ALL	11	-	-	-	40	-	-	-	-	20	-
NOT SURE	-	-	-	-	-	-	-	-	-	-	-

LOUIS HARRIS AND ASSOCIATES

TABLE E-24

WILL YOU SET QUALITY SERVICE STANDARDS FOR YOUR OPERATIONS?

Q.3B-3 - HOW LIKELY ARE YOU TO DO THIS IN THE NEXT YEAR OR TWO -- VERY LIKELY, SOMEWHAT LIKELY, NOT VERY LIKELY, OR NOT LIKELY AT ALL?
....SET QUALITY SERVICE STANDARDS FOR YOUR OPERATIONS....
BASE: HAVE NOT IN Q3A-3.

		INDUSTRY								PRIMARY CUSTOMER	
		FINANCIAL SERVICES									
	TOTAL	TOTAL	BANKS	INSURANCE COMPANIES	RETAILERS	LEISURE HOSPITALITY	HEALTH CARE	TELECOM-MUNICATIONS	UTILITES	INDIVIDUAL	INSTITUTIONAL AND INDIVIDUAL
	%	%	%	%	%	%	%	%	%	%	%
(BASE : 43)											
VERY LIKELY	60	56	71	67	17	100	69	-	100	43	72
SOMEWHAT LIKELY	23	13	29	-	67	-	25	-	-	43	12
NOT VERY LIKELY	12	25	-	33	17	-	-	-	-	14	12
NOT LIKELY AT ALL	2	-	-	-	-	-	6	-	-	-	4
NOT SURE	2	6	-	-	-	-	-	-	-	-	-

TABLE E-25

WILL YOU DEFINE QUALITY OF SERVICE ON THE BASIS OF YOUR CUSTOMERS' EXPECTATIONS?

Q.3B-4 - HOW LIKELY ARE YOU TO DO THIS IN THE NEXT YEAR OR TWO -- VERY LIKELY, SOMEWHAT LIKELY, NOT VERY LIKELY, OR NOT LIKELY AT ALL?
....DEFINED QUALITY OF SERVICE ON THE BASIS OF YOUR CUSTOMERS' EXPECTATIONS....
BASE: HAVE NOT IN Q3A-4.

		INDUSTRY								PRIMARY CUSTOMER	
		FINANCIAL SERVICES									
	TOTAL	TOTAL	BANKS	INSURANCE COMPANIES	RETAILERS	LEISURE HOSPITALITY	HEALTH CARE	TELECOM-MUNICATIONS	UTILITES	INDIVIDUAL	INSTITUTIONAL AND INDIVIDUAL
	%	%	%	%	%	%	%	%	%	%	%
(BASE : 52)											
VERY LIKELY	40	50	63	44	-	33	33	50	50	38	42
SOMEWHAT LIKELY	29	13	-	19	67	33	39	50	50	29	33
NOT VERY LIKELY	19	25	38	19	33	-	17	-	-	25	8
NOT LIKELY AT ALL	10	8	-	13	-	33	11	-	-	4	17
NOT SURE	2	4	-	6	-	-	-	-	-	4	-

LOUIS HARRIS AND ASSOCIATES

TABLE E-26

WILL YOU IDENTIFY A SPECIFIC UNIT TO DEAL WITH CONSUMER ISSUES AND QUALITY SERVICE?

Q.3B-5 - HOW LIKELY ARE YOU TO DO THIS IN THE NEXT YEAR OR TWO --
VERY LIKELY, SOMEWHAT LIKELY, NOT VERY LIKELY, OR NOT LIKELY AT ALL?
....IDENTIFIED A SPECIFIC UNIT WITH EXPLICIT AUTHORITY TO DEAL WITH CONSUMER ISSUES AND QUALITY SERVICE....
BASE: HAVE NOT IN Q3A-5.

		INDUSTRY								PRIMARY CUSTOMER	
		FINANCIAL SERVICES									
	TOTAL	TOTAL	BANKS	INSURANCE COMPANIES	RETAILERS	LEISURE HOSPITALITY	HEALTH CARE	TELECOM-MUNICATIONS	UTILITES	INDIVIDUAL	INSTITUTIONAL AND INDIVIDUAL
	%	%	%	%	%	%	%	%	%	%	%
(BASE : 109)											
VERY LIKELY	13	12	18	9	-	25	18	-	-	9	18
SOMEWHAT LIKELY	23	19	24	14	10	31	18	100	25	27	21
NOT VERY LIKELY	32	47	35	55	40	6	25	-	38	27	32
NOT LIKELY AT ALL	29	21	18	23	50	31	36	-	38	34	25
NOT SURE	3	2	6	-	-	6	4	-	-	2	4

TABLE E-27

WILL YOU INSTITUTE REGULAR MEASURES AND WAYS OF MONITORING
THE QUALITY OF SERVICE AND CUSTOMER SATISFACTION?

Q.3B-6 - HOW LIKELY ARE YOU TO DO THIS IN THE NEXT YEAR OR TWO --
VERY LIKELY, SOMEWHAT LIKELY, NOT VERY LIKELY, OR NOT LIKELY AT ALL?
....INSTITUTED REGULAR MEASURES AND WAYS OF MONITORING THE QUALITY OF SERVICE AND SATISFACTION OF YOUR CUSTOMERS....
BASE: HAVE NOT IN Q3A-6.

	INDUSTRY									PRIMARY CUSTOMER	
		FINANCIAL SERVICES									
	TOTAL	TOTAL	BANKS	INSURANCE COMPANIES	RETAILERS	LEISURE HOSPITALITY	HEALTH CARE	TELECOM-MUNICATIONS	UTILITES	INDIVIDUAL	INSTITUTIONAL AND INDIVIDUAL
	%	%	%	%	%	%	%	%	%	%	%
(BASE : 38)											
VERY LIKELY	50	60	75	55	-	-	50	100	-	50	54
SOMEWHAT LIKELY	34	30	13	36	25	100	40	-	100	25	38
NOT VERY LIKELY	11	10	13	9	50	-	-	-	-	17	4
NOT LIKELY AT ALL	5	-	-	-	25	-	10	-	-	8	4
NOT SURE	-	-	-	-	-	-	-	-	-	-	-

LOUIS HARRIS AND ASSOCIATES

TABLE E-28

WILL YOU GIVE EMPLOYEES EXPLICIT AUTHORITY TO HANDLE CUSTOMER PROBLEMS?

Q.3B-7 - HOW LIKELY ARE YOU TO DO THIS IN THE NEXT YEAR OR TWO -- VERY LIKELY, SOMEWHAT LIKELY, NOT VERY LIKELY, OR NOT LIKELY AT ALL? ....GIVEN EMPLOYEES EXPLICIT AUTHORITY TO HANDLE CUSTOMER PROBLEMS.... BASE: HAVE NOT IN Q3A-7.

		INDUSTRY								PRIMARY CUSTOMER	
		FINANCIAL SERVICES									
	TOTAL	TOTAL	BANKS	INSURANCE COMPANIES	RETAILERS	LEISURE HOSPITALITY	HEALTH CARE	TELECOM-MUNICATIONS	UTILITES	INDIVIDUAL	INSTITUTIONAL AND INDIVIDUAL
	%	%	%	%	%	%	%	%	%	%	%
(BASE : 31)											
VERY LIKELY	32	13	-	25	-	43	42	-	100	20	44
SOMEWHAT LIKELY	42	63	75	50	100	14	33	100	-	47	38
NOT VERY LIKELY	23	25	25	25	-	43	17	-	-	33	13
NOT LIKELY AT ALL	-	-	-	-	-	-	-	-	-	-	-
NOT SURE	3	-	-	-	-	-	8	-	-	-	6

TABLE E-29

WILL YOU ALLOCATE A SPECIFIC PORTION OF YOUR ANNUAL BUDGET TO SERVICES?

Q.3B-8 - HOW LIKELY ARE YOU TO DO THIS IN THE NEXT YEAR OR TWO -- VERY LIKELY, SOMEWHAT LIKELY, NOT VERY LIKELY, OR NOT LIKELY AT ALL?
....ALLOCATED A SPECIFIC PORTION OF YOUR ANNUAL BUDGET TO SERVICES....
BASE: HAVE NOT IN Q3A-8.

		INDUSTRY								PRIMARY CUSTOMER	
		FINANCIAL SERVICES									
	TOTAL	TOTAL	BANKS	INSURANCE COMPANIES	RETAILERS	LEISURE HOSPITALITY	HEALTH CARE	TELECOM-MUNICATIONS	UTILITES	INDIVIDUAL	INSTITUTIONAL AND INDIVIDUAL
	%	%	%	%	%	%	%	%	%	%	%
(BASE : 64)											
VERY LIKELY	8	16	33	-	-	7	-	-	-	5	12
SOMEWHAT LIKELY	17	12	17	9	-	36	22	50	-	16	20
NOT VERY LIKELY	36	36	33	36	70	14	22	50	50	39	32
NOT LIKELY AT ALL	34	32	8	55	30	43	44	-	25	34	32
NOT SURE	5	4	8	-	-	-	11	-	25	5	4

LOUIS HARRIS AND ASSOCIATES

TABLE E-30

WILL YOU INSTITUTE A CORPORATE-WIDE PROGRAM TO IMPROVE THE QUALITY OF YOUR SERVICE?

Q.3B-9 - HOW LIKELY ARE YOU TO DO THIS IN THE NEXT YEAR OR TWO --
VERY LIKELY, SOMEWHAT LIKELY, NOT VERY LIKELY, OR NOT LIKELY AT ALL?
....INSTITUTED A CORPORATE-WIDE PROGRAM TO IMPROVE THE QUALITY OF YOUR SERVICE....
BASE: HAVE NOT IN Q3A-9.

		INDUSTRY								PRIMARY CUSTOMER	
		FINANCIAL SERVICES									
	TOTAL	TOTAL	BANKS	INSURANCE COMPANIES	RETAILERS	LEISURE HOSPITALITY	HEALTH CARE	TELECOM-MUNICATIONS	UTILITES	INDIVIDUAL	INSTITUTIONAL AND INDIVIDUAL
	%	%	%	%	%	%	%	%	%	%	%
(BASE : 85)											
VERY LIKELY	33	30	44	24	-	33	50	33	-	33	35
SOMEWHAT LIKELY	28	21	22	24	25	42	28	50	50	21	35
NOT VERY LIKELY	25	37	22	43	50	8	6	-	50	28	18
NOT LIKELY AT ALL	9	7	-	10	25	17	6	17	-	18	3
NOT SURE	5	5	11	-	-	-	11	-	-	-	10

TABLE E-31

WILL YOU APPOINT A QUALITY SERVICE OFFICER IN CHARGE OF QUALITY SERVICE?

Q.3B-10 - HOW LIKELY ARE YOU TO DO THIS IN THE NEXT YEAR OR TWO -- VERY LIKELY, SOMEWHAT LIKELY, NOT VERY LIKELY, OR NOT LIKELY AT ALL?
....APPOINTED A QUALITY SERVICE OFFICER IN CHARGE OF QUALITY SERVICE....
BASE: HAVE NOT IN Q3A-10.

	INDUSTRY									PRIMARY CUSTOMER	
		FINANCIAL SERVICES									
	TOTAL	TOTAL	BANKS	INSURANCE COMPANIES	RETAILERS	LEISURE HOSPITALITY	HEALTH CARE	TELECOM-MUNICATIONS	UTILITES	INDIVIDUAL	INSTITUTIONAL AND INDIVIDUAL
	%	%	%	%	%	%	%	%	%	%	%
(BASE : 212)											
VERY LIKELY	9	10	12	10	4	9	12	17	-	7	10
SOMEWHAT LIKELY	16	14	21	10	13	19	24	25	6	16	17
NOT VERY LIKELY	40	48	39	57	33	30	26	42	56	38	40
NOT LIKELY AT ALL	32	22	15	24	50	40	35	17	33	36	28
NOT SURE	4	6	12	-	-	2	3	-	6	2	6

LOUIS HARRIS AND ASSOCIATES

TABLE E-32

WILL YOU....?
(SUMMARY)

Q.3B - HOW LIKELY ARE YOU TO DO THIS IN THE NEXT YEAR OR TWO -- VERY LIKELY, SOMEWHAT LIKELY, NOT VERY LIKELY, OR NOT LIKELY AT ALL?
BASE: HAVE NOT IN Q3A.

	VERY LIKELY	SOME-WHAT LIKELY	NOT VERY LIKELY	NOT LIKELY AT ALL	NOT SURE
	%	%	%	%	%
CREATED A CORPORATE CULTURE WHICH MAKES QUALITY SERVICE A PRIORITY	53	27	9	9	2
MADE IT AN EXPLICIT PART OF YOUR BUSINESS PLAN	53	32	5	11	-
SET QUALITY SERVICE STANDARDS FOR YOUR OPERATIONS	60	23	12	2	2
DEFINED QUALITY OF SERVICE ON THE BASIS OF YOUR CUSTOMERS' EXPECTATIONS	40	29	19	10	2
IDENTIFIED A SPECIFIC UNIT WITH EXPLICIT AUTHORITY TO DEAL WITH CONSUMER ISSUES AND QUALITY SERVICE	13	23	32	29	3
INSTITUTED REGULAR MEASURES AND WAYS OF MONITORING THE QUALITY OF SERVICE AND SATISFACTION OF YOUR CUSTOMERS	50	34	11	5	-
GIVEN EMPLOYEES EXPLICIT AUTHORITY TO HANDLE CUSTOMER PROBLEMS	32	42	23	-	3
ALLOCATED A SPECIFIC PORTION OF YOUR ANNUAL BUDGET TO SERVICES	8	17	36	34	5
INSTITUTED A CORPORATE-WIDE PROGRAM TO IMPROVE THE QUALITY OF YOUR SERVICE	33	28	25	9	5
APPOINTED A QUALITY SERVICE OFFICER IN CHARGE OF QUALITY SERVICE	9	16	40	32	4

TABLE E-33

HAVE YOU COMMUNICATED TOP MANAGEMENT'S VISION OF QUALITY SERVICE TO MIDDLE MANAGEMENT AND EMPLOYEES?

Q.4A-1 - NOW I WANT TO READ YOU SOME THINGS A VARIETY OF COMPANIES DO TO COMMUNICATE WITH THEIR EMPLOYEES ON THE IMPORTANCE OF QUALITY SERVICE. HAVE YOU....REGULARLY AND ROUTINELY COMMUNICATED FULLY THE TOP MANAGEMENT'S VISION OF QUALITY SERVICE TO MIDDLE MANAGEMENT AND EMPLOYEES....?

		INDUSTRY								PRIMARY CUSTOMER	
		FINANCIAL SERVICES									
	TOTAL	TOTAL	BANKS	INSURANCE COMPANIES	RETAILERS	LEISURE HOSPITALITY	HEALTH CARE	TELECOM-MUNICATIONS	UTILITES	INDIVIDUAL	INSTITUTIONAL AND INDIVIDUAL
	%	%	%	%	%	%	%	%	%	%	%
(BASE : 500)											
HAVE	87	87	88	87	93	92	81	86	83	87	86
HAVE NOT	13	12	11	13	7	7	19	14	14	12	13
NOT SURE	1	1	1	-	-	1	-	-	3	1	*

LOUIS HARRIS AND ASSOCIATES

TABLE E-34

HAVE YOU SET UP SYSTEMATIC TRAINING PROGRAMS TO DELIVER QUALITY SERVICE?

Q.4A-2 - NOW I WANT TO READ YOU SOME THINGS A VARIETY OF COMPANIES DO TO COMMUNICATE WITH THEIR EMPLOYEES ON THE IMPORTANCE OF QUALITY SERVICE. HAVE YOU....SET UP SYSTEMATIC TRAINING PROGRAM STO DELIVER QUALTIY SERVICE....?

		INDUSTRY								PRIMARY CUSTOMER	
		FINANCIAL SERVICES									
	TOTAL	TOTAL	BANKS	INSURANCE COMPANIES	RETAILERS	LEISURE HOSPITALITY	HEALTH CARE	TELECOM-MUNICATIONS	UTILITES	INDIVIDUAL	INSTITUTIONAL AND INDIVIDUAL
	%	%	%	%	%	%	%	%	%	%	%
(BASE : 499)											
HAVE	88	88	90	86	83	93	86	89	89	87	89
HAVE NOT	12	11	10	13	17	7	14	11	11	13	11
NOT SURE	*	1	-	1	-	-	-	-	-	-	-

TABLE E-35

HAVE YOU CREATED A DIRECT LINK BETWEEN QUALITY SERVICE, COMPENSATION, AND PROMOTION?

Q.4A-3 - NOW I WANT TO READ YOU SOME THINGS A VARIETY OF COMPANIES DO TO COMMUNICATE WITH THEIR EMPLOYEES ON THE IMPORTANCE OF QUALITY SERVICE. HAVE YOU....CREATED A DIRECT LINK BETWEEN QUALITY SERVICE, COMPENSATION, AND PROMOTION....?

		INDUSTRY								PRIMARY CUSTOMER	
		FINANCIAL SERVICES									
	TOTAL	TOTAL	BANKS	INSURANCE COMPANIES	RETAILERS	LEISURE HOSPITALITY	HEALTH CARE	TELECOM-MUNICATIONS	UTILITES	INDIVIDUAL	INSTITUTIONAL AND INDIVIDUAL
	%	%	%	%	%	%	%	%	%	%	%
(BASE : 500)											
HAVE	63	61	65	58	60	73	56	66	74	63	64
HAVE NOT	34	35	31	38	40	23	42	34	26	34	34
NOT SURE	3	3	4	3	-	5	2	-	-	3	2

LOUIS HARRIS AND ASSOCIATES

TABLE E-36

HAVE YOU REWARDED TOP QUALITY SERVICE PERFORMANCE WITH SPECIAL RECOGNITION?

Q.4A-4 - NOW I WANT TO READ YOU SOME THINGS A VARIETY OF COMPANIES DO TO COMMUNICATE WITH THEIR EMPLOYEES ON THE IMPORTANCE OF QUALITY SERVICE. HAVE YOU....REWARDED TOP QUALITY SERVICE PERFORMANCE WITH SPECIAL RECOGNITION....?

		INDUSTRY								PRIMARY CUSTOMER	
		FINANCIAL SERVICES									
	TOTAL	TOTAL	BANKS	INSURANCE COMPANIES	RETAILERS	LEISURE HOSPITALITY	HEALTH CARE	TELECOM-MUNICATIONS	UTILITES	INDIVIDUAL	INSTITUTIONAL AND INDIVIDUAL
	%	%	%	%	%	%	%	%	%	%	%
(BASE : 500)											
HAVE	86	87	89	84	86	86	84	89	91	83	90
HAVE NOT	12	11	9	14	14	13	15	11	9	16	9
NOT SURE	1	2	3	2	-	1	1	-	-	1	1

TABLE E-37

HAVE YOU EMPOWERED EMPLOYEES TO TAKE GREATER RESPONSIBILITY IN RESOLVING CRISES?

Q.4A-5 - NOW I WANT TO READ YOU SOME THINGS A VARIETY OF COMPANIES DO TO COMMUNICATE WITH THEIR EMPLOYEES ON THE IMPORTANCE OF QUALITY SERVICE. HAVE YOU....EMPOWERED EMPLOYEES TO TAKE GREATER RESPONSIBILITY IN RESOLVING CRISES....?

		INDUSTRY								PRIMARY CUSTOMER	
		FINANCIAL SERVICES									
	TOTAL	TOTAL	BANKS	INSURANCE COMPANIES	RETAILERS	LEISURE HOSPITALITY	HEALTH CARE	TELECOM-MUNICATIONS	UTILITES	INDIVIDUAL	INSTITUTIONAL AND INDIVIDUAL
	%	%	%	%	%	%	%	%	%	%	%
(BASE : 500)											
HAVE	88	86	84	91	86	93	86	91	94	87	89
HAVE NOT	10	10	13	7	12	7	14	9	6	11	10
NOT SURE	1	3	4	2	2	-	-	-	-	2	1

LOUIS HARRIS AND ASSOCIATES

TABLE E-38

HAVE YOU GIVEN TOP MANAGEMENT DIRECT EXPOSURE TO CUSTOMER SERVICE ACTIVITIES?

Q.4A-6 - NOW I WANT TO READ YOU SOME THINGS A VARIETY OF COMPANIES DO TO COMMUNICATE WITH THEIR EMPLOYEES ON THE IMPORTANCE OF QUALITY SERVICE. HAVE YOU....GIVEN TOP MANAGEMENT DIRECT EXPOSURE TO CUSTOMER SERVICE ACTIVITIES....?

	INDUSTRY									PRIMARY CUSTOMER	
		FINANCIAL SERVICES									
	TOTAL	TOTAL	BANKS	INSURANCE COMPANIES	RETAILERS	LEISURE HOSPITALITY	HEALTH CARE	TELECOM-MUNICATIONS	UTILITES	INDIVIDUAL	INSTITUTIONAL AND INDIVIDUAL
	%	%	%	%	%	%	%	%	%	%	%
(BASE : 500)											
HAVE	88	84	86	80	93	93	88	97	80	89	88
HAVE NOT	11	15	13	19	7	6	9	3	20	9	12
NOT SURE	1	1	1	1	-	1	3	-	-	2	1

TABLE E-39

HAVE YOU GIVEN WIDE ATTENTION TO CUSTOMER SERVICE RATINGS?

Q.4A-7 - NOW I WANT TO READ YOU SOME THINGS A VARIETY OF COMPANIES DO TO COMMUNICATE WITH THEIR EMPLOYEES ON THE IMPORTANCE OF QUALITY SERVICE. HAVE YOU....GIVEN WIDE ATTENTION TO CUSTOMER SERVICE RATINGS....?

		INDUSTRY								PRIMARY CUSTOMER	
		FINANCIAL SERVICES									
	TOTAL	TOTAL	BANKS	INSURANCE COMPANIES	RETAILERS	LEISURE HOSPITALITY	HEALTH CARE	TELECOM-MUNICATIONS	UTILITES	INDIVIDUAL	INSTITUTIONAL AND INDIVIDUAL
	%	%	%	%	%	%	%	%	%	%	%
(BASE : 498)											
HAVE	82	78	88	66	71	86	84	86	91	80	84
HAVE NOT	16	19	11	28	26	10	15	14	6	16	15
NOT SURE	2	3	1	6	2	3	1	-	3	4	2

LOUIS HARRIS AND ASSOCIATES

TABLE E-40

HAVE YOU....?
(SUMMARY)

Q.4A - NOW I WANT TO READ YOU SOME THINGS A VARIETY OF COMPANIES DO TO COMMUNICATE WITH THEIR EMPLOYEES ON THE IMPORTANCE OF QUALITY SERVICE. HAVE YOU..... OR NOT?

	HAVE	HAVE NOT	NOT SURE
	%	%	%
REGULARLY AND ROUTINELY COMMUNICATED FULLY THE TOP MANAGEMENT'S VISION OF QUALITY SERVICE TO MIDDLE MANAGEMENT AND EMPLOYEES	87	13	1
SET UP SYSTEMATIC TRAINING PROGRAM STO DELIVER QUALTIY SERVICE	88	12	*
CREATED A DIRECT LINK BETWEEN QUALITY SERVICE, COMPENSATION, AND PROMOTION	63	34	3
REWARDED TOP QUALITY SERVICE PERFORMANCE WITH SPECIAL RECOGNITION	86	12	1
EMPOWERED EMPLOYEES TO TAKE GREATER RESPONSIBILITY IN RESOLVING CRISES	88	10	1
GIVEN TOP MANAGEMENT DIRECT EXPOSURE TO CUSTOMER SERVICE ACTIVITIES	88	11	1
GIVEN WIDE ATTENTION TO CUSTOMER SERVICE RATINGS	82	16	2

TABLE E-41

WILL YOU COMMUNICATE TOP MANAGEMENT'S VISION OF QUALITY SERVICE TO MIDDLE MANAGEMENT AND EMPLOYEES?

Q.4B-1 - HOW LIKELY ARE YOU TO DO THIS IN THE NEXT YEAR OR TWO -- VERY LIKELY, SOMEWHAT LIKELY, NOT VERY LIKELY, OR NOT LIKELY AT ALL?
....REGULARLY AND ROUTINELY COMMUNICATED FULLY THE TOP MANAGEMENT'S VISION OF QUALITY SERVICE TO MIDDLE MANAGEMENT AND EMPLOYEES....
BASE: HAVE NOT IN Q4A-1.

		INDUSTRY								PRIMARY CUSTOMER	
		FINANCIAL SERVICES									
	TOTAL	TOTAL	BANKS	INSURANCE COMPANIES	RETAILERS	LEISURE HOSPITALITY	HEALTH CARE	TELECOM-MUNICATIONS	UTILITES	INDIVIDUAL	INSTITUTIONAL AND INDIVIDUAL
	%	%	%	%	%	%	%	%	%	%	%
(BASE : 64)											
VERY LIKELY	61	62	56	64	-	67	58	80	80	65	62
SOMEWHAT LIKELY	25	24	22	27	100	17	21	20	20	19	29
NOT VERY LIKELY	13	14	22	9	-	17	17	-	-	15	6
NOT LIKELY AT ALL	2	-	-	-	-	-	4	-	-	-	3
NOT SURE	-	-	-	-	-	-	-	-	-	-	-

LOUIS HARRIS AND ASSOCIATES

TABLE E-42

WILL YOU SET UP SYSTEMATIC TRAINING PROGRAMS TO DELIVER QUALITY SERVICE?

Q.4B-2 - HOW LIKELY ARE YOU TO DO THIS IN THE NEXT YEAR OR TWO -- VERY LIKELY, SOMEWHAT LIKELY, NOT VERY LIKELY, OR NOT LIKELY AT ALL? ....SET UP SYSTEMATIC TRAINING PROGRAM STO DELIVER QUALTIY SERVICE.... BASE: HAVE NOT IN Q4A-2.

		INDUSTRY								PRIMARY CUSTOMER	
		FINANCIAL SERVICES									
	TOTAL	TOTAL	BANKS	INSURANCE COMPANIES	RETAILERS	LEISURE HOSPITALITY	HEALTH CARE	TELECOM-MUNICATIONS	UTILITES	INDIVIDUAL	INSTITUTIONAL AND INDIVIDUAL
	%	%	%	%	%	%	%	%	%	%	%
(BASE : 59)											
VERY LIKELY	41	35	50	27	-	50	56	50	50	33	46
SOMEWHAT LIKELY	31	25	25	27	43	33	28	50	25	37	25
NOT VERY LIKELY	15	30	13	45	14	-	6	-	25	11	18
NOT LIKELY AT ALL	12	10	13	-	43	17	6	-	-	15	11
NOT SURE	2	-	-	-	-	-	6	-	-	4	-

TABLE E-43

WILL YOU CREATE A DIRECT LINK BETWEEN QUALITY SERVICE, COMPENSATION, AND PROMOTION?

Q.4B-3 - HOW LIKELY ARE YOU TO DO THIS IN THE NEXT YEAR OR TWO --
VERY LIKELY, SOMEWHAT LIKELY, NOT VERY LIKELY, OR NOT LIKELY AT ALL?
....CREATED A DIRECT LINK BETWEEN QUALITY SERVICE, COMPENSATION, AND PROMOTION....
BASE: HAVE NOT IN Q4A-3.

		INDUSTRY								PRIMARY CUSTOMER	
		FINANCIAL SERVICES									
	TOTAL	TOTAL	BANKS	INSURANCE COMPANIES	RETAILERS	LEISURE HOSPITALITY	HEALTH CARE	TELECOM-MUNICATIONS	UTILITES	INDIVIDUAL	INSTITUTIONAL AND INDIVIDUAL
	%	%	%	%	%	%	%	%	%	%	%
(BASE : 169)											
VERY LIKELY	33	30	36	28	18	30	37	55	44	22	43
SOMEWHAT LIKELY	37	34	48	22	35	55	33	36	33	42	37
NOT VERY LIKELY	19	26	12	38	29	10	16	-	11	21	15
NOT LIKELY AT ALL	11	8	-	13	18	5	14	9	11	14	6
NOT SURE	1	2	4	-	-	-	-	-	-	1	-

LOUIS HARRIS AND ASSOCIATES

TABLE E-44

WILL YOU REWARD TOP QUALITY SERVICE PERFORMANCE WITH SPECIAL RECOGNITION?

Q.4B-4 - HOW LIKELY ARE YOU TO DO THIS IN THE NEXT YEAR OR TWO -- VERY LIKELY, SOMEWHAT LIKELY, NOT VERY LIKELY, OR NOT LIKELY AT ALL?
....REWARDED TOP QUALITY SERVICE PERFORMANCE WITH SPECIAL RECOGNITION....
BASE: HAVE NOT IN Q4A-4.

		INDUSTRY								PRIMARY CUSTOMER	
		FINANCIAL SERVICES									
	TOTAL	TOTAL	BANKS	INSURANCE COMPANIES	RETAILERS	LEISURE HOSPITALITY	HEALTH CARE	TELECOM-MUNICATIONS	UTILITES	INDIVIDUAL	INSTITUTIONAL AND INDIVIDUAL
	%	%	%	%	%	%	%	%	%	%	%
(BASE : 61)											
VERY LIKELY	34	32	43	25	17	30	47	25	33	32	45
SOMEWHAT LIKELY	41	42	43	42	33	50	32	50	67	50	23
NOT VERY LIKELY	13	16	14	17	17	-	16	25	-	9	14
NOT LIKELY AT ALL	11	11	-	17	33	20	5	-	-	9	18
NOT SURE	-	-	-	-	-	-	-	-	-	-	-

TABLE E-45

WILL YOU EMPOWER EMPLOYEES TO TAKE GREATER RESPONSIBILITY IN RESOLVING CRISES?

Q.4B-5 - HOW LIKELY ARE YOU TO DO THIS IN THE NEXT YEAR OR TWO -- VERY LIKELY, SOMEWHAT LIKELY, NOT VERY LIKELY, OR NOT LIKELY AT ALL?
....EMPOWERED EMPLOYEES TO TAKE GREATER RESPONSIBILITY IN RESOLVING CRISES....
BASE: HAVE NOT IN Q4A-5.

		INDUSTRY								PRIMARY CUSTOMER	
		FINANCIAL SERVICES									
	TOTAL	TOTAL	BANKS	INSURANCE COMPANIES	RETAILERS	LEISURE HOSPITALITY	HEALTH CARE	TELECOM-MUNICATIONS	UTILITES	INDIVIDUAL	INSTITUTIONAL AND INDIVIDUAL
	%	%	%	%	%	%	%	%	%	%	%
(BASE : 51)											
VERY LIKELY	27	28	30	33	-	33	35	-	50	17	36
SOMEWHAT LIKELY	33	28	30	33	40	33	24	100	50	43	28
NOT VERY LIKELY	24	28	30	17	20	-	35	-	-	22	20
NOT LIKELY AT ALL	10	11	-	17	40	17	-	-	-	9	12
NOT SURE	6	6	10	-	-	17	6	-	-	9	4

LOUIS HARRIS AND ASSOCIATES

TABLE E-46

WILL YOU GIVE TOP MANAGEMENT DIRECT EXPOSURE TO CUSTOMER SERVICE ACTIVITIES?

Q.4B-6 - HOW LIKELY ARE YOU TO DO THIS IN THE NEXT YEAR OR TWO -- VERY LIKELY, SOMEWHAT LIKELY, NOT VERY LIKELY, OR NOT LIKELY AT ALL? ....GIVEN TOP MANAGEMENT DIRECT EXPOSURE TO CUSTOMER SERVICE ACTIVITIES.... BASE: HAVE NOT IN Q4A-6.

		INDUSTRY								PRIMARY CUSTOMER	
		FINANCIAL SERVICES									
	TOTAL	TOTAL	BANKS	INSURANCE COMPANIES	RETAILERS	LEISURE HOSPITALITY	HEALTH CARE	TELECOM-MUNICATIONS	UTILITES	INDIVIDUAL	INSTITUTIONAL AND INDIVIDUAL
	%	%	%	%	%	%	%	%	%	%	%
(BASE : 53)											
VERY LIKELY	32	19	20	19	-	40	36	-	86	15	43
SOMEWHAT LIKELY	38	38	40	38	67	40	36	100	14	45	37
NOT VERY LIKELY	21	27	40	19	33	20	18	-	-	30	10
NOT LIKELY AT ALL	6	8	-	13	-	-	9	-	-	5	7
NOT SURE	4	8	-	13	-	-	-	-	-	5	3

TABLE E-47

WILL YOU GIVE WIDE ATTENTION TO CUSTOMER SERVICE RATINGS?

Q.4B-7 - HOW LIKELY ARE YOU TO DO THIS IN THE NEXT YEAR OR TWO -- VERY LIKELY, SOMEWHAT LIKELY, NOT VERY LIKELY, OR NOT LIKELY AT ALL?
....GIVEN WIDE ATTENTION TO CUSTOMER SERVICE RATINGS....
BASE: HAVE NOT IN Q4A-7.

		INDUSTRY								PRIMARY CUSTOMER	
		FINANCIAL SERVICES									
	TOTAL	TOTAL	BANKS	INSURANCE COMPANIES	RETAILERS	LEISURE HOSPITALITY	HEALTH CARE	TELECOM-MUNICATIONS	UTILITES	INDIVIDUAL	INSTITUTIONAL AND INDIVIDUAL
	%	%	%	%	%	%	%	%	%	%	%
(BASE : 79)											
VERY LIKELY	30	24	44	17	9	44	47	40	-	26	37
SOMEWHAT LIKELY	35	30	33	29	36	22	47	40	50	34	34
NOT VERY LIKELY	22	30	22	33	27	22	5	-	50	29	16
NOT LIKELY AT ALL	11	15	-	21	27	11	-	-	-	11	11
NOT SURE	1	-	-	-	-	-	-	20	-	-	3

LOUIS HARRIS AND ASSOCIATES

TABLE E-48

WILL YOU....?
(SUMMARY)

Q.4B - HOW LIKELY ARE YOU TO DO THIS IN THE NEXT YEAR OR TWO -- VERY LIKELY, SOMEWHAT LIKELY, NOT VERY LIKELY, OR NOT LIKELY AT ALL?
BASE: HAVE NOT IN Q4A-8A.

	VERY LIKELY	SOME-WHAT LIKELY	NOT VERY LIKELY	NOT LIKELY AT ALL	NOT SURE
	%	%	%	%	%
REGULARLY AND ROUTINELY COMMUNICATED FULLY THE TOP MANAGEMENT'S VISION OF QUALITY SERVICE TO MIDDLE MANAGEMENT AND EMPLOYEES	61	25	13	2	-
SET UP SYSTEMATIC TRAINING PROGRAM STO DELIVER QUALTIY SERVICE	65	25	10	-	-
CREATED A DIRECT LINK BETWEEN QUALITY SERVICE, COMPENSATION, AND PROMOTION	33	30	21	15	-
REWARDED TOP QUALITY SERVICE PERFORMANCE WITH SPECIAL RECOGNITION	36	44	13	8	-
EMPOWERED EMPLOYEES TO TAKE GREATER RESPONSIBILITY IN RESOLVING CRISES	11	22	33	33	-
GIVEN TOP MANAGEMENT DIRECT EXPOSURE TO CUSTOMER SERVICE ACTIVITIES	33	33	33	-	-
GIVEN WIDE ATTENTION TO CUSTOMER SERVICE RATINGS	35	29	18	18	-

TABLE E-49

HAVE YOU PUT A KEY EXECUTIVE IN CHARGE OF QUALITY?

Q.5A-1 - WHAT STEPS DO YOU TAKE TO ASSURE THAT YOU ARE DELIVERING QUALITY SERVICE? HAVE YOU OR HAVE YOU NOT ....PUT A KEY EXECUTIVE IN CHARGE OF QUALITY....?

		INDUSTRY								PRIMARY CUSTOMER	
		FINANCIAL SERVICES									
	TOTAL	TOTAL	BANKS	INSURANCE COMPANIES	RETAILERS	LEISURE HOSPITALITY	HEALTH CARE	TELECOM-MUNICATIONS	UTILITES	INDIVIDUAL	INSTITUTIONAL AND INDIVIDUAL
	%	%	%	%	%	%	%	%	%	%	%
(BASE : 500)											
HAVE	62	56	63	51	40	66	74	71	49	58	65
HAVE NOT	38	43	36	49	60	32	26	29	49	41	34
NOT SURE	1	1	1	-	-	2	-	-	3	*	1

LOUIS HARRIS AND ASSOCIATES

TABLE E-50

HAVE YOU CREATED A CENTRALIZED STAFF OR TEAM OF SERVICE SPECIALISTS?

Q.5A-2 - WHAT STEPS DO YOU TAKE TO ASSURE THAT YOU ARE DELIVERING QUALITY SERVICE? HAVE YOU OR HAVE YOU NOT ....CREATED A CENTRALIZED STAFF OR TEAM OF SERVICE SPECIALISTS....?

	INDUSTRY									PRIMARY CUSTOMER	
		FINANCIAL SERVICES									
	TOTAL	TOTAL	BANKS	INSURANCE COMPANIES	RETAILERS	LEISURE HOSPITALITY	HEALTH CARE	TELECOM-MUNICATIONS	UTILITES	INDIVIDUAL	INSTITUTIONAL AND INDIVIDUAL
	%	%	%	%	%	%	%	%	%	%	%
(BASE : 500)											
HAVE	59	60	65	56	38	59	62	74	54	53	65
HAVE NOT	40	39	35	43	62	40	36	23	43	45	34
NOT SURE	1	1	-	1	-	1	2	3	3	1	1

TABLE E-51

HAVE YOU CREATED A DECENTRALIZED SYSTEM FOR QUALITY SERVICE THROUGHOUT THE ORGANIZATION?

Q.5A-3 - WHAT STEPS DO YOU TAKE TO ASSURE THAT YOU ARE DELIVERING QUALITY SERVICE? HAVE YOU OR HAVE YOU NOT ....CREATED A DECENTRALIZED SYSTEM FOR QUALITY SERV.CE THROUGHTOUT THE ORGANIZATION....?

		INDUSTRY								PRIMARY CUSTOMER	
		FINANCIAL SERVICES									
	TOTAL	TOTAL	BANKS	INSURANCE COMPANIES	RETAILERS	LEISURE HOSPITALITY	HEALTH CARE	TELECOM-MUNICATIONS	UTILITES	INDIVIDUAL	INSTITUTIONAL AND INDIVIDUAL
	%	%	%	%	%	%	%	%	%	%	%
(BASE : 500)											
HAVE	78	75	71	80	81	80	80	74	86	78	80
HAVE NOT	19	20	24	16	12	18	19	26	11	18	18
NOT SURE	3	5	5	3	7	2	1	-	3	4	2

LOUIS HARRIS AND ASSOCIATES

TABLE E-52

HAVE YOU REGULARLY REPORTED PROGI:ESS ON YOUR QUALITY SERVICE PROGRAMS TO THE BOARD OF DIRECTORS?

Q.5A-4 - WHAT STEPS DO YOU TAKE TO ASSURE THAT YOU ARE DELIVERING QUALITY SERVICE? HAVE YOU OR HAVE YOU NOT ....REGULARLY REPORTED PROGRESS ON YOUR QUALITY SERVICE PROGRAMS TO BOARD OF DIRECTORS....?

	INDUSTRY									PRIMARY CUSTOMER	
		FINANCIAL SERVICES									
	TOTAL	TOTAL	BANKS	INSURANCE COMPANIES	RETAILERS	LEISURE HOSPITALITY	HEALTH CARE	TELECOM-MUNICATIONS	UTILITES	INDIVIDUAL	INSTITUTIONAL AND INDIVIDUAL
	%	%	%	%	%	%	%	%	%	%	%
(BASE : 500)											
HAVE	61	46	40	51	57	64	77	69	74	66	58
HAVE NOT	34	45	45	44	38	33	22	29	23	32	35
NOT SURE	5	9	15	5	5	3	2	3	3	3	7

TABLE E-53

HAVE YOU REGULARLY MEASURED AND REPEATED CUSTOMERS' EVALUATION OF SERVICE PERFORMANCE?

Q.5A-5 - WHAT STEPS DO YOU TAKE TO ASSURE THAT YOU ARE DELIVERING QUALITY SERVICE? HAVE YOU OR HAVE YOU NOT ....REGULARLY MEASURED AND REPEATED CUSTOMERS' EVALUATION OF SERVICE PERFORMANCE....?

		INDUSTRY								PRIMARY CUSTOMER	
		FINANCIAL SERVICES									
	TOTAL	TOTAL	BANKS	INSURANCE COMPANIES	RETAILERS	LEISURE HOSPITALITY	HEALTH CARE	TELECOM-MUNICATIONS	UTILITES	INDIVIDUAL	INSTITUTIONAL AND INDIVIDUAL
	%	%	%	%	%	%	%	%	%	%	%
(BASE : 500)											
HAVE	85	76	86	69	83	90	94	89	91	85	86
HAVE NOT	13	22	11	29	17	7	5	9	9	14	11
NOT SURE	2	2	3	2	-	3	2	3	-	1	3

LOUIS HARRIS AND ASSOCIATES

TABLE E-54

HAVE YOU SET EXPLICIT STANDARDS FOR LEVELS OF EMPLOYEE QUALITY SERVICE?

Q.5A-6 - WHAT STEPS DO YOU TAKE TO ASSURE THAT YOU ARE DELIVERING QUALITY SERVICE? HAVE YOU OR HAVE YOU NOT ....SET EXPLICIT STANDARDS FOR LEVELS OF EMPLOYEE QUALITY SERVICE....?

		INDUSTRY								PRIMARY CUSTOMER	
		FINANCIAL SERVICES									
	TOTAL	TOTAL	BANKS	INSURANCE COMPANIES	RETAILERS	LEISURE HOSPITALITY	HEALTH CARE	TELECOM-MUNICATIONS	UTILITES	INDIVIDUAL	INSTITUTIONAL AND INDIVIDUAL
	%	%	%	%	%	%	%	%	%	%	%
(BASE : 500)											
HAVE	78	76	79	73	71	92	74	86	69	78	79
HAVE NOT	21	21	19	23	29	8	26	11	31	20	20
NOT SURE	1	3	3	3	-	-	1	3	-	1	2

TABLE E-55

HAVE YOU DIRECTLY LINKED COMPENSATION TO SERVICE PERFORMANCE?

Q.5A-7 - WHAT STEPS DO YOU TAKE TO ASSURE THAT YOU ARE DELIVERING QUALITY SERVICE? HAVE YOU OR HAVE YOU NOT ....DIRECTLY LINKED COMPENSATION TO SERVICE PERFORMANCE....?

		INDUSTRY								PRIMARY CUSTOMER	
		FINANCIAL SERVICES									
	TOTAL	TOTAL	BANKS	INSURANCE COMPANIES	RETAILERS	LEISURE HOSPITALITY	HEALTH CARE	TELECOM-MUNICATIONS	UTILITES	INDIVIDUAL	INSTITUTIONAL AND INDIVIDUAL
	%	%	%	%	%	%	%	%	%	%	%
(BASE : 499)											
HAVE	64	62	70	55	63	72	58	69	69	60	66
HAVE NOT	34	33	24	40	37	28	40	31	31	37	32
NOT SURE	3	6	6	6	-	-	2	-	-	3	2

LOUIS HARRIS AND ASSOCIATES

TABLE E-56

HAVE YOU MADE SURE ALL COMPLAINTS AND IDEAS FOR IMPROVING QUALITY SERVICE ARE FEDBACK TO WHERE CORRECTIVE ACTION CAN BE TAKEN?

Q.5A-B - WHAT STEPS DO YOU TAKE TO ASSURE THAT YOU ARE DELIVERING QUALITY SERVICE? HAVE YOU OR HAVE YOU NOT ....MADE SURE ALL COMPLAINTS AND IDEAS FOR IMPROVING QUALITY SERVICE ARE FED BACK TO WHERE CORRECTIVE ACTION CAN BE TAKEN....?

		INDUSTRY								PRIMARY CUSTOMER	
		FINANCIAL SERVICES									
	TOTAL	TOTAL	BANKS	INSURANCE COMPANIES	RETAILERS	LEISURE HOSPITALITY	HEALTH CARE	TELECOM-MUNICATIONS	UTILITES	INDIVIDUAL	INSTITUTIONAL AND INDIVIDUAL
	%	%	%	%	%	%	%	%	%	%	%
(BASE : 499)											
HAVE	91	90	85	95	93	95	90	91	86	93	89
HAVE NOT	8	9	15	3	7	3	9	9	14	6	10
NOT SURE	1	1	-	1	-	1	2	-	-	*	1

TABLE E-57

HAVE YOU CREATED A CULTURE THAT REWARDS DOING IT RIGHT THE FIRST TIME?

Q.5A-9 - WHAT STEPS DO YOU TAKE TO ASSURE THAT YOU ARE DELIVERING QUALITY SERVICE? HAVE YOU OR HAVE YOU NOT ....CREATED A CULTURE THAT REWARDS OF DOING IT RIGHT THE FIRST TIME....?

		INDUSTRY								PRIMARY CUSTOMER	
		FINANCIAL SERVICES									
	TOTAL	TOTAL	BANKS	INSURANCE COMPANIES	RETAILERS	LEISURE HOSPITALITY	HEALTH CARE	TELECOM-MUNICATIONS	UTILITES	INDIVIDUAL	INSTITUTIONAL AND INDIVIDUAL
	%	%	%	%	%	%	%	%	%	%	%
(BASE : 496)											
HAVE	76	80	78	83	67	75	72	83	77	75	77
HAVE NOT	22	17	19	14	33	22	28	14	14	22	21
NOT SURE	2	3	3	3	-	3	-	3	9	2	2

LOUIS HARRIS AND ASSOCIATES

TABLE E-58

HAVE YOU.....?
(SUMMARY)

Q.5A - WHAT STEPS DO YOU TAKE TO ASSURE THAT YOU ARE DELIVERING QUALITY SERVICE? HAVE YOU OR HAVE YOU NOT

	HAVE	HAVE NOT	NOT SURE
	%	%	%
PUT A KEY EXECUTIVE IN CHARGE OF QUALITY	62	38	1
CREATED A CENTRALIZED STAFF OR TEAM OF SERVICE SPECIALISTS	59	40	1
CREATED A DECENTRALIZED SYSTEM FOR QUALITY SERVICE THROUGHTOUT THE ORGANIZATION	78	19	3
REGULARLY REPORTED PROGRESS ON YOUR QUALITY SERVICE PROGRAMS TO BOARD OF DIRECTORS	61	34	5
REGULARLY MEASURED AND REPEATED CUSTOMERS' EVALUATION OF SERVICE PERFORMANCE	85	13	2
SET EXPLICIT STANDARDS FOR LEVELS OF EMPLOYEE QUALITY SERVICE	78	21	1
DIRECTLY LINKED COMPENSATION TO SERVICE PERFORMANCE	64	34	3
MADE SURE ALL COMPLAINTS AND IDEAS FOR IMPROVING QUALITY SERVICE ARE FED BACK TO WHERE CORRECTIVE ACTION CAN BE TAKEN	91	8	1
CREATED A CULTURE THAT REWARDS OF DOING IT RIGHT THE FIRST TIME	76	22	2

TABLE E-59

WILL YOU PUT A KEY EXECUTIVE IN CHARGE OF QUALITY?

Q.58-1 - HOW LIKELY ARE YOU TO DO THIS IN THE NEXT YEAR OR TWO -- VERY LIKELY, SOMEWHAT LIKELY, NOT VERY LIKELY, OR NOT LIKELY AT ALL?
....PUT A KEY EXECUTIVE IN CHARGE OF QUALITY....
BASE: HAVE NOT IN Q5A-1.

	INDUSTRY										PRIMARY CUSTOMER	
		FINANCIAL SERVICES										
	TOTAL	TOTAL	BANKS	INSURANCE COMPANIES	RETAILERS	LEISURE HOSPITALITY	HEALTH CARE	TELECOM-MUNICATIONS	UTILITES	IN ITES	INDIVIDUAL	INSTITUTIONAL AND INDIVIDUAL
	%	%	%	%	%	%	%	%	%	%	%	%
(BASE : 188)												
VERY LIKELY	9	9	17	5	8	11	13	-	-	-	6	11
SOMEWHAT LIKELY	20	18	24	17	12	32	19	50	6	6	20	20
NOT VERY LIKELY	45	47	34	57	52	29	41	30	71	71	44	47
NOT LIKELY AT ALL	23	20	10	21	28	29	25	20	24	24	29	17
NOT SURE	3	5	14	-	-	-	3	-	-	-	1	5

LOUIS HARRIS AND ASSOCIATES

TABLE E-60

WILL YOU CREATE A CENTRALIZED STAFF OR TEAM OF SERVICE SPECIALISTS?

Q.5B-2 - HOW LIKELY ARE YOU TO DO THIS IN THE NEXT YEAR OR TWO -- VERY LIKELY, SOMEWHAT LIKELY, NOT VERY LIKELY, OR NOT LIKELY AT ALL? ....CREATED A CENTRALIZED STAFF OR TEAM OF SERVICE SPECIALISTS.... BASE: HAVE NOT IN Q5A-2.

		INDUSTRY								PRIMARY CUSTOMER	
		FINANCIAL SERVICES									
	TOTAL	TOTAL	BANKS	INSURANCE COMPANIES	RETAILERS	LEISURE HOSPITALITY	HEALTH CARE	TELECOM-MUNICATIONS	UTILITES	INDIVIDUAL	INSTITUTIONAL AND INDIVIDUAL
	%	%	%	%	%	%	%	%	%	%	%
(BASE : 195)											
VERY LIKELY	7	6	7	5	4	-	16	13	7	6	9
SOMEWHAT LIKELY	17	21	39	8	16	23	11	-	13	19	16
NOT VERY LIKELY	44	46	39	51	48	29	50	38	53	41	44
NOT LIKELY AT ALL	31	28	14	35	32	49	20	50	27	34	30
NOT SURE	1	-	-	-	-	-	2	-	-	-	1

TABLE E-81

WILL YOU CREATE A DECENTRALIZED SYSTEM FOR QUALITY SERVICE THROUGHOUT THE ORGANIZATION?

Q.58-3 - HOW LIKELY ARE YOU TO DO THIS IN THE NEXT YEAR OR TWO -- VERY LIKELY, SOMEWHAT LIKELY, NOT VERY LIKELY, OR NOT LIKELY AT ALL?
....CREATED A DECENTRALIZED SYSTEM FOR QUALITY SERVICE THROUGHTOUT THE ORGANIZATION....
BASE: HAVE NOT IN Q5A-3.

		INDUSTRY								PRIMARY CUSTOMER	
		FINANCIAL SERVICES									
	TOTAL	TOTAL	BANKS	INSURANCE COMPANIES	RETAILERS	LEISURE HOSPITALITY	HEALTH CARE	TELECOM-MUNICATIONS	UTILITES	INDIVIDUAL	INSTITUTIONAL AND INDIVIDUAL
	%	%	%	%	%	%	%	%	%	%	%
(BASE : 93)											
VERY LIKELY	16	6	5	-	-	25	29	11	25	13	21
SOMEWHAT LIKELY	26	31	26	43	-	19	25	22	50	21	30
NOT VERY LIKELY	32	31	37	21	60	38	25	44	-	37	23
NOT LIKELY AT ALL	22	26	26	29	40	13	21	11	25	26	19
NOT SURE	4	6	5	7	-	6	-	11	-	3	6

LOUIS HARRIS AND ASSOCIATES

TABLE E-62

WILL YOU REGULARLY REPORT PROGRESS ON YOUR QUALITY SERVICE PROGRAMS TO THE BOARD OF DIRECTORS?

Q.58-4 - HOW LIKELY ARE YOU TO DO THIS IN THE NEXT YEAR OR TWO -- VERY LIKELY, SOMEWHAT LIKELY, NOT VERY LIKELY, OR NOT LIKELY AT ALL?
....REGULARLY REPORTED PROGRESS ON YOUR QUALITY SERVICE PROGRAMS TO BOARD OF DIRECTORS....
BASE: HAVE NOT IN Q5A-4.

		INDUSTRY								PRIMARY CUSTOMER	
		FINANCIAL SERVICES									
	TOTAL	TOTAL	BANKS	INSURANCE COMPANIES	RETAILERS	LEISURE HOSPITALITY	HEALTH CARE	TELECOM-MUNICATIONS	UTILITES	INDIVIDUAL	INSTITUTIONAL AND INDIVIDUAL
	%	%	%	%	%	%	%	%	%	%	%
(BASE : 165)											
VERY LIKELY	25	23	28	22	6	11	52	-	63	20	30
SOMEWHAT LIKELY	35	32	36	27	44	44	22	70	-	40	32
NOT VERY LIKELY	27	30	28	32	38	33	7	30	25	28	26
NOT LIKELY AT ALL	12	13	8	16	13	11	19	-	-	12	10
NOT SURE	1	1	-	3	-	-	-	-	13	-	2

TABLE E-63

WILL YOU REGULARLY MEASURE AND REPEAT CUSTOMERS' EVALUATION OF SERVICE PERFORMANCE?

Q.5B-5 - HOW LIKELY ARE YOU TO DO THIS IN THE NEXT YEAR OR TWO -- VERY LIKELY, SOMEWHAT LIKELY, NOT VERY LIKELY, OR NOT LIKELY AT ALL?
....REGULARLY MEASURED AND REPEATED CUSTOMERS' EVALUATION OF SERVICE PERFORMANCE....
BASE: HAVE NOT IN Q5A-5.

		INDUSTRY								PRIMARY CUSTOMER	
		FINANCIAL SERVICES									
	TOTAL	TOTAL	BANKS	INSURANCE COMPANIES	RETAILERS	LEISURE HOSPITALITY	HEALTH CARE	TELECOM-MUNICATIONS	UTILITES	INDIVIDUAL	INSTITUTIONAL AND INDIVIDUAL
	%	%	%	%	%	%	%	%	%	%	%
(BASE : 63)											
VERY LIKELY	25	24	33	24	-	[illegible]	33	67	67	13	38
SOMEWHAT LIKELY	37	34	56	24	57	[illegible]	33	-	33	47	31
NOT VERY LIKELY	29	37	11	44	14	17	17	33	-	30	21
NOT LIKELY AT ALL	10	5	-	8	29	17	17	-	-	10	10
NOT SURE	-	-	-	-	-	-	-	-	-	-	-

LOUIS HARRIS AND ASSOCIATES

TABLE E-64

WILL YOU SET EXPLICIT STANDARDS FOR LEVELS OF EMPLOYEE QUALITY SERVICE?

Q.5B-6 - HOW LIKELY ARE YOU TO DO THIS IN THE NEXT YEAR OR TWO -- VERY LIKELY, SOMEWHAT LIKELY, NOT VERY LIKELY, OR NOT LIKELY AT ALL?
....SET EXPLICIT STANDARDS FOR LEVELS OF EMPLOYEE QUALITY SERVICE....
BASE: HAVE NOT IN Q5A-6.

	INDUSTRY									PRIMARY CUSTOMER	
		FINANCIAL SERVICES									
	TOTAL	TOTAL	BANKS	INSURANCE COMPANIES	RETAILERS	LEISURE HOSPITALITY	HEALTH CARE	TELECOM-MUNICATIONS	UTILITES	INDIVIDUAL	INSTITUTIONAL AND INDIVIDUAL
	%	%	%	%	%	%	%	%	%	%	%
(BASE : 101)											
VERY LIKELY	29	30	47	20	8	29	32	67	27	23	35
SOMEWHAT LIKELY	38	32	27	40	33	43	45	-	45	41	37
NOT VERY LIKELY	21	30	27	30	50	14	6	-	9	30	10
NOT LIKELY AT ALL	12	8	-	10	8	14	13	33	18	7	16
NOT SURE	1	-	-	-	-	-	3	-	-	-	2

TABLE E-65

WILL YOU DIRECTLY LINK COMPENSATION TO SERVICE PERFORMANCE?

Q.5B-7 - HOW LIKELY ARE YOU TO DO THIS IN THE NEXT YEAR OR TWO -- VERY LIKELY, SOMEWHAT LIKELY, NOT VERY LIKELY, OR NOT LIKELY AT ALL?
....DIRECTLY LINKED COMPENSATION TO SERVICE PERFORMANCE....
BASE: HAVE NOT IN Q5A-7.

		INDUSTRY								PRIMARY CUSTOMER	
		FINANCIAL SERVICES									
	TOTAL	TOTAL	BANKS	INSURANCE COMPANIES	RETAILERS	LEISURE HOSPITALITY	HEALTH CARE	TELECOM-MUNICATIONS	UTILITES	INDIVIDUAL	INSTITUTIONAL AND INDIVIDUAL
	%	%	%	%	%	%	%	%	%	%	%
(BASE : 168)											
VERY LIKELY	23	19	21	21	13	16	29	27	45	18	29
SOMEWHAT LIKELY	35	35	58	21	27	36	35	45	27	30	40
NOT VERY LIKELY	24	32	11	44	27	24	18	18	18	28	17
NOT LIKELY AT ALL	17	12	5	15	27	24	18	9	9	22	13
NOT SURE	1	2	5	-	7	-	-	-	-	3	-

LOUIS HARRIS AND ASSOCIATES

TABLE E-66

WILL YOU MAKE SURE ALL COMPLAINTS AND IDEAS FOR IMPROVING QUALITY SERVICE ARE FEDBACK TO WHERE CORRECTIVE ACTION CAN BE TAKEN?

Q.5B-8 - HOW LIKELY ARE YO' TO DO THIS IN THE NEXT YEAR OR TWO -- VERY LIKELY, SOMEWHAT LIKELY, NOT VERY LIKELY, OR NOT LIKELY AT ALL?
....MADE SURE ALL COMPLAINTS AND IDEAS FOR IMPROVING QUALITY SERVICE ARE FED BACK TO WHERE CORRECTIVE ACTIVE ACTION CAN BE TAKEN....
BASE: HAVE NOT IN Q5A-8.

		INDUSTRY									PRIMARY CUSTOMER	
		FINANCIAL SERVICES										
	TOTAL	TOTAL	BANKS	INSURANCE COMPANIES	RETAILERS	LEISURE HOSPITALITY	HEALTH CARE	TELECOM-MUNICATIONS	UTILITES	ILITES	INDIVIDUAL	INSTITUTIONAL AND INDIVIDUAL
	%	%	%	%	%	%	%	%	%	%	%	%
(BASE : 40)												
VERY LIKELY	50	53	64	33	-	-	45	67	100	100	23	64
SOMEWHAT LIKELY	28	33	27	67	33	100	18	-	-	-	46	16
NOT VERY LIKELY	20	13	9	-	67	-	27	33	-	-	31	16
NOT LIKELY AT ALL	-	-	-	-	-	-	-	-	-	-	-	-
NOT SURE	3	-	-	-	-	-	9	-	-	-	-	4

TABLE E-67

WILL YOU CREATE A CULTURE THAT REWARDS DOING IT RIGHT THE FIRST TIME?

Q.58-9 - HOW LIKELY ARE YOU TO DO THIS IN THE NEXT YEAR OR TWO -- VERY LIKELY, SOMEWHAT LIKELY, NOT VERY LIKELY, OR NOT LIKELY AT ALL? ....CREATED A CULTURE THAT REWARDS OF DOING IT RIGHT THE FIRST TIME.... BASE: HAVE NOT IN Q5A-9.

		INDUSTRY								PRIMARY CUSTOMER	
		FINANCIAL SERVICES									
	TOTAL	TOTAL	BANKS	INSURANCE COMPANIES	RETAILERS	LEISURE HOSPITALITY	HEALTH CARE	TELECOM-MUNICATIONS	UTILITES	INDIVIDUAL	INSTITUTIONAL AND INDIVIDUAL
	%	%	%	%	%	%	%	%	%	%	%
(BASE : 107)											
VERY LIKELY	41	45	53	33	7	37	54	20	60	31	50
SOMEWHAT LIKELY	37	41	40	50	50	21	31	80	40	42	37
NOT VERY LIKELY	15	10	7	8	21	37	9	-	-	17	9
NOT LIKELY AT ALL	7	3	-	8	21	5	6	-	-	10	4
NOT SURE	-	-	-	-	-	-	-	-	-	-	-

LOUIS HARRIS AND ASSOCIATES

TABLE E-68

WILL YOU....?
(SUMMARY)

Q.5B - HOW LIKELY ARE YOU TO DO THIS IN THE NEXT YEAR OR TWO -- VERY LIKELY, SOMEWHAT LIKELY, NOT VERY LIKELY, OR NOT LIKELY AT ALL?
BASE: HAVE NOT IN Q5A.

	VERY LIKELY	SOME-WHAT LIKELY	NOT VERY LIKELY	NOT LIKELY AT ALL	NOT SURE
	%	%	%	%	%
PUT A KEY EXECUTIVE IN CHARGE OF QUALITY	9	20	45	23	3
CREATED A CENTRALIZED STAFF OR TEAM OF SERVICE SPECIALISTS	7	17	44	31	1
CREATED A DECENTRALIZED SYSTEM FOR QUALITY SERVICE THROUGHTOUT THE ORGANIZATION	16	26	32	22	4
REGULARLY REPORTED PROGRESS ON YOUR QUALITY SERVICE PROGRAMS TO BOARD OF DIRECTORS	25	35	27	12	1
REGULARLY MEASURED AND REPEATED CUSTOMERS' EVALUATION OF SERVICE PERFORMANCE	25	37	29	10	-
SET EXPLICIT STANDARDS FOR LEVELS OF EMPLOYEE QUALITY SERVICE	29	38	21	12	1
DIRECTLY LINKED COMPENSATION TO SERVICE PERFORMANCE	23	35	24	17	1
MADE SURE ALL COMPLAINTS AND IDEAS FOR IMPROVING QUALITY SERVICE ARE FED BACK TO WHERE CORRECTIVE ACTION CAN BE TAKEN	50	28	20	-	3
CREATED A CULTURE THAT REWARDS OF DOING IT RIGHT THE FIRST TIME	41	37	15	7	-

TABLE E-69

HAVE YOU COMPILED AND ANALYZED COMPLAINTS YOUR COMPANY RECEIVES?

Q.6A-1 - NOW LET ME ASK YOU ABOUT WAYS YOU TALK TO AND LISTEN TO YOUR CUSTOMERS, SO YOU CAN FIND OUT WHAT YOUR CUSTOMERS NEED AND WHAT THEY EXPECT IN THE WAY OF SERVICE HAVE YOU OR HAVE YOU NOT ....COMPILED AND ANALYZED COMPLAINTS YOUR COMPANY RECEIVES....?

		INDUSTRY								PRIMARY CUSTOMER	
		FINANCIAL SERVICES									
	TOTAL	TOTAL	BANKS	INSURANCE COMPANIES	RETAILERS	LEISURE HOSPITALITY	HEALTH CARE	TELECOM-MUNICATIONS	UTILITES	INDIVIDUAL	INSTITUTIONAL AND INDIVIDUAL
	%	%	%	%	%	%	%	%	%	%	%
(BASE : 499)											
HAVE	92	89	88	92	93	92	93	97	97	93	92
HAVE NOT	7	9	11	5	5	8	6	3	3	6	7
NOT SURE	1	2	1	3	2	-	1	-	-	1	1

LOUIS HARRIS AND ASSOCIATES

TABLE E-70

HAVE YOU CONDUCTED REGULAR SURVEYS OF YOUR CUSTOMERS TO DETERMINE WHAT THEY NEED AND EXPECT?

Q.6A-2 - NOW LET ME ASK YOU ABOUT WAYS YOU TALK TO AND LISTEN TO YOUR CUSTOMERS, SO YOU CAN FIND OUT WHAT YOUR CUSTOMERS NEED AND WHAT THEY EXPECT IN THE WAY OF SERVICE HAVE YOU OR HAVE YOU NOT ....CONDUCTED REGULAR SURVEYS OF YOUR CUSTOMERS TO DETERMINE WHAT THEY NEED AND EXPECT....?

		INDUSTRY								PRIMARY CUSTOMER	
		FINANCIAL SERVICES									
	TOTAL	TOTAL	BANKS	INSURANCE COMPANIES	RETAILERS	LEISURE HOSPITALITY	HEALTH CARE	TELECOM-MUNICATIONS	UTILITES	INDIVIDUAL	INSTITUTIONAL AND INDIVIDUAL
	%	%	%	%	%	%	%	%	%	%	%
(BASE : 499)											
HAVE	85	82	89	79	76	81	93	83	91	84	86
HAVE NOT	14	16	10	19	24	19	6	17	9	15	13
NOT SURE	1	2	1	2	-	-	2	-	-	1	1

TABLE E-71

HAVE YOU HAD SESSIONS WITH CUSTOMER PANELS ON YOUR OWN PREMISES?

Q.6A-3 - NOW LET ME ASK YOU ABOUT WAYS YOU TALK TO AND LISTEN TO YOUR CUSTOMERS, SO YOU CAN FIND OUT WHAT YOUR CUSTOMERS NEED AND WHAT THEY EXPECT IN THE WAY OF SERVICE HAVE YOU OR HAVE YOU NOT ....HAD SESSIONS WITH CUSTOMER PANELS ON YOUR OWN PREMISES....?

		INDUSTRY								PRIMARY CUSTOMER	
		FINANCIAL SERVICES									
	TOTAL	TOTAL	BANKS	INSURANCE COMPANIES	RETAILERS	LEISURE HOSPITALITY	HEALTH CARE	TELECOM-MUNICATIONS	UTILITES	INDIVIDUAL	INSTITUTIONAL AND INDIVIDUAL
	%	%	%	%	%	%	%	%	%	%	%
(BASE : 499)											
HAVE	60	57	59	55	43	56	62	69	83	50	66
HAVE NOT	36	38	35	43	57	42	35	29	3	47	29
NOT SURE	4	5	6	2	-	2	3	3	14	3	5

LOUIS HARRIS AND ASSOCIATES

TABLE E-72

HAVE YOU REGULARLY CONDUCTED DISCUSSIONS BETWEEN CUSTOMERS AND EMPLOYEES ON YOUR OWN PREMISES?

Q.6A-4 - NOW LET ME ASK YOU ABOUT WAYS YOU TALK TO AND LISTEN TO YOUR CUSTOMERS, SO YOU CAN FIND OUT WHAT YOUR CUSTOMERS NEED AND WHAT THEY EXPECT IN THE WAY OF SERVICE HAVE YOU OR HAVE YOU NOT ....REGULARLY CONDUCTED DISCUSSIONS BETWEEN CUSTOMERS AND EMPLOYEES ON YOUR OWN PREMISES....?

		INDUSTRY								PRIMARY CUSTOMER	
		FINANCIAL SERVICES									
	TOTAL	TOTAL	BANKS	INSURANCE COMPANIES	RETAILERS	LEISURE HOSPITALITY	HEALTH CARE	TELECOM-MUNICATIONS	UTILITES	INDIVIDUAL	INSTITUTIONAL AND INDIVIDUAL
	%	%	%	%	%	%	%	%	%	%	%
(BASE : 498)											
HAVE	49	48	43	49	44	44	44	69	69	38	56
HAVE NOT	48	47	50	49	56	56	54	26	23	59	41
NOT SURE	3	5	8	2	-	-	2	6	9	3	3

TABLE E-73

HAVE YOU GIVEN YOUR MANAGEMENT AND YOUR EMPLOYEES REGULAR EXPOSURE TO YOUR CUSTOMERS?

Q.6A-5 - NOW LET ME ASK YOU ABOUT WAYS YOU TALK TO AND LISTEN TO YOUR CUSTOMERS, SO YOU CAN FIND OUT WHAT YOUR CUSTOMERS NEED AND WHAT THEY EXPECT IN THE WAY OF SERVICE HAVE YOU OR HAVE YOU NOT ....GIVEN YOUR MANAGEMENT AND YOUR EMPLOYEES REGULAR EXPOSURE TO YOUR CUSTOMERS....?

	INDUSTRY									PRIMARY CUSTOMER	
		FINANCIAL SERVICES									
	TOTAL	TOTAL	BANKS	INSURANCE COMPANIES	RETAILERS	LEISURE HOSPITALITY	HEALTH CARE	TELECOM-MUNICATIONS	UTILITES	INDIVIDUAL	INSTITUTIONAL AND INDIVIDUAL
	%	%	%	%	%	%	%	%	%	%	%
(BASE : 499)											
HAVE	91	89	88	88	98	95	88	89	97	93	89
HAVE NOT	8	11	13	12	2	1	11	11	3	6	10
NOT SURE	1	-	-	-	-	3	1	-	-	1	*

LOUIS HARRIS AND ASSOCIATES

TABLE E-74

HAVE YOU MADE REGULAR COMPARISONS BETWEEN WHAT YOUR COMPANY DOES ON QUALITY AND WHAT YOUR COMPETITION DOES?

Q.6A-6 - NOW LET ME ASK YOU ABOUT WAYS YOU TALK TO AND LISTEN TO YOUR CUSTOMERS, SO YOU CAN FIND OUT WHAT YOUR CUSTOMERS NEED AND WHAT THEY EXPECT IN THE WAY OF SERVICE HAVE YOU OR HAVE YOU NOT ....MADE REGULAR COMPARISONS BETWEEN WHAT YOUR COMPANY DOES ON QUALITY AND WHAT YOUR COMPETITION DOES....?

	INDUSTRY									PRIMARY CUSTOMER	
		FINANCIAL SERVICES									
	TOTAL	TOTAL	BANKS	INSURANCE COMPANIES	RETAILERS	LEISURE HOSPITALITY	HEALTH CARE	TELECOM-MUNICATIONS	UTILITES	INDIVIDUAL	INSTITUTIONAL AND INDIVIDUAL
	%	%	%	%	%	%	%	%	%	%	%
(BASE : 500)											
HAVE	74	70	81	58	93	88	61	69	83	76	72
HAVE NOT	24	26	18	35	7	13	37	26	14	21	25
NOT SURE	3	4	1	7	-	-	2	6	3	2	3

TABLE E-75

HAVE YOU SYSTEMATICALLY KEPT TRACK OF YOUR COMPANY'S EXPERIENCE WITH SERVICE?

Q.6A-7 - NOW LET ME ASK YOU ABOUT WAYS YOU TALK TO AND LISTEN TO YOUR CUSTOMERS, SO YOU CAN FIND OUT WHAT YOUR CUSTOMERS NEED AND WHAT THEY EXPECT IN THE WAY OF SERVICE HAVE YOU OR HAVE YOU NOT ....SYSTEMATICALLY KEPT TRACK OF YOUR COMPANY'S EXPERIENCE WITH SERVICE....?

		INDUSTRY								PRIMARY CUSTOMER	
		FINANCIAL SERVICES									
	TOTAL	TOTAL	BANKS	INSURANCE COMPANIES	RETAILERS	LEISURE HOSPITALITY	HEALTH CARE	TELECOM-MUNICATIONS	UTILITES	INDIVIDUAL	INSTITUTIONAL AND INDIVIDUAL
	%	%	%	%	%	%	%	%	%	%	%
(BASE : 499)											
HAVE	88	83	85	83	83	92	88	94	94	89	87
HAVE NOT	10	14	14	13	17	7	9	6	6	8	12
NOT SURE	2	3	1	5	-	1	3	-	-	3	2

LOUIS HARRIS AND ASSOCIATES

TABLE E-76

HAVE YOU....?
(SUMMARY)

Q.6A - NOW LET ME ASK YOU ABOUT WAYS YOU TALK TO AND LISTEN TO YOUR CUSTOMERS, SO YOU CAN FIND OUT WHAT YOUR CUSTOMERS NEED AND WHAT THEY EXPECT IN THE WAY OF SERVICE HAVE YOU OR HAVE YOU NOT

	HAVE	HAVE NOT	NOT SURE
	%	%	%
COMPILED AND ANALYZED COMPLAINTS YOUR COMPANY RECEIVES	92	7	1
CONDUCTED REGULAR SURVEYS OF YOUR CUSTOMERS TO DETERMINE WHAT THEY NEED AND EXPECT	85	14	1
HAD SESSIONS WITH CUSTOMER PANELS ON YOUR OWN PREMISES	60	36	4
REGULARLY CONDUCTED DISCUSSIONS BETWEEN CUSTOMERS AND EMPLOYEES ON YOUR OWN PREMISES	49	48	3
GIVEN YOUR MANAGEMENT AND YOUR EMPLOYEES REGULAR EXPOSURE TO YOUR CUSTOMERS	91	8	1
MADE REGULAR COMPARISONS BETWEEN WHAT YOUR COMPANY DOES ON QUALITY AND WHAT YOUR COMPETITION DOES	74	24	3
SYSTEMATICALLY KEPT TRACK OF YOUR COMPANY'S EXPERIENCE WITH SERVICE	88	10	2

TABLE E-77

WILL YOU COMPILE AND ANALYZE COMPLAINTS YOUR COMPANY RECEIVES?

Q.6B-1 - HOW LIKELY ARE YOU TO DO THIS IN THE NEXT YEAR OR TWO -- VERY LIKELY, SOMEWHAT LIKELY, NOT VERY LIKELY, OR NOT LIKELY AT ALL? ....COMPILED AND ANALYZED COMPLAINTS YOUR COMPANY RECEIVES.... BASE: HAVE NOT IN Q6A-1.

	INDUSTRY									PRIMARY CUSTOMER	
		FINANCIAL SERVICES									
	TOTAL	TOTAL	BANKS	INSURANCE COMPANIES	RETAILERS	LEISURE HOSPITALITY	HEALTH CARE	TELECOM-MUNICATIONS	UTILITES	INDIVIDUAL	INSTITUTIONAL AND INDIVIDUAL
	%	%	%	%	%	%	%	%	%	%	%
(BASE : 35)											
VERY LIKELY	26	31	56	-	-	14	13	100	100	8	41
SOMEWHAT LIKELY	37	38	33	75	50	29	50	-	-	33	41
NOT VERY LIKELY	17	13	-	25	50	29	13	-	-	33	6
NOT LIKELY AT ALL	20	19	11	-	-	29	25	-	-	25	12
NOT SURE	-	-	-	-	-	-	-	-	-	-	-

LOUIS HARRIS AND ASSOCIATES

TABLE E-78

WILL YOU CONDUCT REGULAR SURVEYS OF YOUR CUSTOMERS TO DETERMINE WHAT THEY NEED AND EXPECT?

Q.6B-2 - HOW LIKELY ARE YOU TO DO THIS IN THE NEXT YEAR OR TWO -- VERY LIKELY, SOMEWHAT LIKELY, NOT VERY LIKELY, OR NOT LIKELY AT ALL?
....CONDUCTED REGULAR SURVEYS OF YOUR CUSTOMERS TO DETERMINE WHAT THEY NEED AND EXPECT....
BASE: HAVE NOT IN Q6A-2.

		INDUSTRY								PRIMARY CUSTOMER	
		FINANCIAL SERVICES									
	TOTAL	TOTAL	BANKS	INSURANCE COMPANIES	RETAILERS	LEISURE HOSPITALITY	HEALTH CARE	TELECOM-MUNICATIONS	UTILITES	INDIVIDUAL	INSTITUTIONAL AND INDIVIDUAL
	%	%	%	%	%	%	%	%	%	%	%
(BASE : 69)											
VERY LIKELY	35	26	63	13	20	35	67	67	33	25	48
SOMEWHAT LIKELY	33	37	25	33	50	29	-	33	33	38	27
NOT VERY LIKELY	26	33	13	47	30	29	-	-	33	31	24
NOT LIKELY AT ALL	6	4	-	7	-	6	33	-	-	6	-
NOT SURE	-	-	-	-	-	-	-	-	-	-	-

TABLE E-79

WILL YOU HAVE SESSIONS WITH CUSTOMER PANELS ON YOUR OWN PREMISES?

Q.68-3 - HOW LIKELY ARE YOU TO DO THIS IN THE NEXT YEAR OR TWO -- VERY LIKELY, SOMEWHAT LIKELY, NOT VERY LIKELY, OR NOT LIKELY AT ALL?
....HAD SESSIONS WITH CUSTOMER PANELS ON YOUR OWN PREMISES....
BASE: HAVE NOT IN Q6A-3.

		INDUSTRY								PRIMARY CUSTOMER	
		FINANCIAL SERVICES									
	TOTAL	TOTAL	BANKS	INSURANCE COMPANIES	RETAILERS	LEISURE HOSPITALITY	HEALTH CARE	TELECOM-MUNICATIONS	UTILITES	INDIVIDUAL	INSTITUTIONAL AND INDIVIDUAL
	%	%	%	%	%	%	%	%	%	%	%
(BASE : 180)											
VERY LIKELY	8	9	18	3	-	8	10	20	-	4	12
SOMEWHAT LIKELY	29	27	32	19	9	32	43	30	-	25	36
NOT VERY LIKELY	36	40	32	49	57	30	26	20	100	42	29
NOT LIKELY AT ALL	25	22	18	27	35	30	21	20	-	28	21
NOT SURE	1	1	-	3	-	-	-	10	-	-	3

LOUIS HARRIS AND ASSOCIATES

TABLE E-80

WILL YOU REGULARLY CONDUCT DISCUSSIONS BETWEEN CUSTOMERS AND EMPLOYEES ON YOUR OWN PREMISES?

Q.6B-4 - HOW LIKELY ARE YOU TO DO THIS IN THE NEXT YEAR OR TWO -- VERY LIKELY, SOMEWHAT LIKELY, NOT VERY LIKELY, OR NOT LIKELY AT ALL?
....REGULARLY CONDUCTED DISCUSSIONS BETWEEN CUSTOMERS AND EMPLOYEES ON YOUR OWN PREMISES....
BASE: HAVE NOT IN Q6A-4.

	INDUSTRY									PRIMARY CUSTOMER	
		FINANCIAL SERVICES									
	TOTAL	TOTAL	BANKS	INSURANCE COMPANIES	RETAILERS	LEISURE HOSPITALITY	HEALTH CARE	TELECOM-MUNICATIONS	UTILITES	INDIVIDUAL	INSTITUTIONAL AND INDIVIDUAL
	%	%	%	%	%	%	%	%	%	%	%
(BASE : 239)											
VERY LIKELY	10	6	13	-	-	10	16	11	25	6	15
SOMEWHAT LIKELY	30	33	38	26	9	29	33	44	25	26	34
NOT VERY LIKELY	42	42	38	48	57	39	40	33	50	48	35
NOT LIKELY AT ALL	17	16	8	24	35	22	10	11	-	19	13
NOT SURE	1	4	5	2	-	-	-	-	-	1	2

TABLE E-81

WILL YOU GIVE YOUR MANAGEMENT AND YOUR EMPLOYEES REGULAR EXPOSURE TO YOUR CUSTOMERS?

Q.6B-5 - HOW LIKELY ARE YOU TO DO THIS IN THE NEXT YEAR OR TWO -- VERY LIKELY, SOMEWHAT LIKELY, NOT VERY LIKELY, OR NOT LIKELY AT ALL? ....GIVEN YOUR MANAGEMENT AND YOUR EMPLOYEES REGULAR EXPOSURE TO YOUR CUSTOMERS.... BASE: HAVE NOT IN Q6A-5.

		INDUSTRY								PRIMARY CUSTOMER	
		FINANCIAL SERVICES									
	TOTAL	TOTAL	BANKS	INSURANCE COMPANIES	RETAILERS	LEISURE HOSPITALITY	HEALTH CARE	TELECOM-MUNICATIONS	UTILITES	INDIVIDUAL	INSTITUTIONAL AND INDIVIDUAL
	%	%	%	%	%	%	%	%	%	%	%
(BASE : 41)											
VERY LIKELY	24	15	30	-	-	-	36	50	-	17	30
SOMEWHAT LIKELY	34	30	30	30	-	100	43	-	100	33	37
NOT VERY LIKELY	22	30	40	20	-	-	14	25	-	25	15
NOT LIKELY AT ALL	20	25	-	50	100	-	7	25	-	25	19
NOT SURE	-	-	-	-	-	-	-	-	-	-	-

LOUIS HARRIS AND ASSOCIATES

TABLE E-82

WILL YOU MAKE REGULAR COMPARISONS BETWEEN WHAT YOUR COMPANY DOES ON QUALITY AND WHAT YOUR COMPETITION DOES?

Q.6B-6 - HOW LIKELY ARE YOU TO DO THIS IN THE NEXT YEAR OR TWO -- VERY LIKELY, SOMEWHAT LIKELY, NOT VERY LIKELY, OR NOT LIKELY AT ALL?
....MADE REGULAR COMPARISONS BETWEEN WHAT YOUR COMPANY DOES ON QUALITY AND WHAT YOUR COMPETITION DOES....
BASE: HAVE NOT IN Q6A-6.

		INDUSTRY								PRIMARY CUSTOMER	
		FINANCIAL SERVICES									
	TOTAL	TOTAL	BANKS	INSURANCE COMPANIES	RETAILERS	LEISURE HOSPITALITY	HEALTH CARE	TELECOM-MUNICATIONS	UTILITES	INDIVIDUAL	INSTITUTIONAL AND INDIVIDUAL
	%	%	%	%	%	%	%	%	%	%	%
(BASE : 119)											
VERY LIKELY	22	16	36	7	-	36	22	33	40	26	19
SOMEWHAT LIKELY	35	33	21	40	33	9	43	33	40	26	42
NOT VERY LIKELY	30	42	43	40	67	27	20	22	20	33	28
NOT LIKELY AT ALL	11	9	-	13	-	18	13	11	-	13	9
NOT SURE	2	-	-	-	-	9	2	-	-	2	2

TABLE E-83

WILL YOU SYSTEMATICALLY KEEP TRACK OF YOUR COMPANY'S EXPERIENCE WITH SERVICE?

Q.68-7 - HOW LIKELY ARE YOU TO DO THIS IN THE NEXT YEAR OR TWO -- VERY LIKELY, SOMEWHAT LIKELY, NOT VERY LIKELY, OR NOT LIKELY AT ALL?
....SYSTEMATICALLY KEPT TRACK OF YOUR COMPANY'S EXPERIENCE WITH SERVICE....
BASE: HAVE NOT IN Q6A-7.

		INDUSTRY								PRIMARY CUSTOMER	
		FINANCIAL SERVICES									
	TOTAL	TOTAL	BANKS	INSURANCE COMPANIES	RETAILERS	LEISURE HOSPITALITY	HEALTH CARE	TELECOM-MUNICATIONS	UTILITES	INDIVIDUAL	INSTITUTIONAL AND INDIVIDUAL
	%	%	%	%	%	%	%	%	%	%	%
(BASE : 50)											
VERY LIKELY	34	30	45	18	-	17	60	50	100	17	43
SOMEWHAT LIKELY	34	43	36	55	43	33	20	-	-	50	25
NOT VERY LIKELY	22	22	18	18	14	33	20	50	-	22	21
NOT LIKELY AT ALL	10	5	-	9	43	17	-	-	-	11	11
NOT SURE	-	-	-	-	-	-	-	-	-	-	-

LOUIS HARRIS AND ASSOCIATES

TABLE E-84

WILL YOU....?
(SUMMARY)

Q.6B - HOW LIKELY ARE YOU TO DO THIS IN THE NEXT YEAR OR TWO --
VERY LIKELY, SOMEWHAT LIKELY, NOT VERY LIKELY, OR NOT LIKELY AT ALL?
BASE: HAVE NOT IN Q6A.

	VERY LIKELY	SOME-WHAT LIKELY	NOT VERY LIKELY	NOT LIKELY AT ALL	NOT SURE
	%	%	%	%	%
COMPILED AND ANALYZED COMPLAINTS YOUR COMPANY RECEIVES	26	37	17	20	-
CONDUCTED REGULAR SURVEYS OF YOUR CUSTOMERS TO DETERMINE WHAT THEY NEED AND EXPECT	35	33	26	6	-
HAD SESSIONS WITH CUSTOMER PANELS ON YOUR OWN PREMISES	8	29	36	25	1
REGULARLY CONDUCTED DISCUSSIONS BETWEEN CUSTOMERS AND EMPLOYEES ON YOUR OWN PREMISES	10	30	42	17	1
GIVEN YOUR MANAGEMENT AND YOUR EMPLOYEES REGULAR EXPOSURE TO YOUR CUSTOMERS	24	34	22	20	-
MADE REGULAR COMPARISONS BETWEEN WHAT YOUR COMPANY DOES ON QUALITY AND WHAT YOUR COMPETITION DOES	22	35	30	11	2
SYSTEMATICALLY KEPT TRACK OF YOUR COMPANY'S EXPERIENCE WITH SERVICE	34	34	22	10	*

TABLE E-85

AFTER FEEDBACK ON QUALITY, DO YOU REGULARLY REVIEW YOUR PLANS?

Q.6C-1 - NOW, WHEN YOU GET BACK INFORMATION ON HOW WELL YOU ARE DELIVERING QUALITY SERVICE, DOES YOUR COMPANY ....REGULARLY REVIEW YOUR PLANS IN LIGHT OF THE NEW INFORMATION....., OR NOT?

		INDUSTRY								PRIMARY CUSTOMER	
		FINANCIAL SERVICES									
	TOTAL	TOTAL	BANKS	INSURANCE COMPANIES	RETAILERS	LEISURE HOSPITALITY	HEALTH CARE	TELECOM-MUNICATIONS	UTILITES	INDIVIDUAL	INSTITUTIONAL AND INDIVIDUAL
	%	%	%	%	%	%	%	%	%	%	%
(BASE : 500)											
DOES	90	89	89	88	86	95	90	89	91	93	90
DOES NOT	9	10	9	12	14	5	10	11	6	7	9
NOT SURE	1	1	3	-	-	-	-	-	3	-	1

LOUIS HARRIS AND ASSOCIATES

TABLE E-86

AFTER FEEDBACK ON QUALITY, DO YOU ACTUALLY REVISE YOUR PROGRAMS?

Q.6C-2 - NOW, WHEN YOU GET BACK INFORMATION ON HOW WELL YOU ARE DELIVERING QUALITY SERVICE, DOES YOUR COMPANY ....ACTUALLY REVISE YOUR QUALITY SERVICE PROGRAMS OT REFLECT THE NEW INFORMATION...., OR NOT?

		INDUSTRY								PRIMARY CUSTOMER	
		FINANCIAL SERVICES									
	TOTAL	TOTAL	BANKS	INSURANCE COMPANIES	RETAILERS	LEISURE HOSPITALITY	HEALTH CARE	TELECOM-MUNICATIONS	UTILITES	INDIVIDUAL	INSTITUTIONAL AND INDIVIDUAL
	%	%	%	%	%	%	%	%	%	%	%
(BASE : 500)											
DOES	87	83	84	81	88	95	86	89	91	90	85
DOES NOT	11	14	14	15	12	3	14	11	6	9	13
NOT SURE	1	3	3	3	-	1	-	-	3	1	2

TABLE E-87

AFTER FEEDBACK ON QUALITY, DO YOU DEVELOP NEW SERVICES AND PRODUCTS?

Q.6C-3 - NOW, WHEN YOU GET BACK INFORMATION ON HOW WELL YOU ARE DELIVERING QUALITY SERVICE, DOES YOUR COMPANY ....DEVELOP NEW SERVICES AND PRODUCTS TO MEET CUSTOMER QUALITY NEEDS...., OR NOT?

	INDUSTRY									PRIMARY CUSTOMER	
		FINANCIAL SERVICES									
	TOTAL	TOTAL	BANKS	INSURANCE COMPANIES	RETAILERS	LEISURE HOSPITALITY	HEALTH CARE	TELECOM-MUNICATIONS	UTILITES	INDIVIDUAL	INSTITUTIONAL AND INDIVIDUAL
	%	%	%	%	%	%	%	%	%	%	%
(BASE : 500)											
DOES	90	89	88	90	86	94	92	89	83	90	90
DOES NOT	8	10	13	9	12	5	6	11	11	9	8
NOT SURE	2	1	-	1	2	1	2	-	6	1	2

LOUIS HARRIS AND ASSOCIATES

TABLE E-88

AFTER FEEDBACK ON QUALITY, DO YOU....?
(SUMMARY)

Q.6C - NOW, WHEN YOU GET BACK INFORMATION ON HOW WELL YOU ARE DELIVERING QUALITY SERVICE, DOES YOUR COMPANY...., OR NOT?

	DOES	DOES NOT	NOT SURE
	%	%	%
REGULARLY REVIEW YOUR PLANS IN LIGHT OF THE NEW INFORMATION	90	9	1
ACTUALLY REVISE YOUR QUALITY SERVICE PROGRAMS OT REFLECT THE NEW INFORMATION	87	11	1
DEVELOP NEW SERVICES AND PRODUCTS TO MEET CUSTOMER QUALITY NEEDS	90	8	2

TABLE E-89

DOES QUALITY SERVICE CREATE A RESERVOIR OF GOOD WILL TO HELP COUNTER NEGATIVE OPINION?

Q.7A-1 - NOW LET ME ASK YOU WHAT YOU FEEL ARE THE IMPORTANT PAY-OFFS FROM QUALITY SERVICE PROGRAMS. FIRST, I WANT TO ASK YOU ABOUT SOME POSSIBLE INTANGIBLE BENEFITS THAT MIGHT FLOW FROM A FIRST RATE QUALITY SERVICE PROGRAM. DO YOU FEEL SUCH A PROGRAM IS VERY IMPORTANT, SOMEWHAT IMPORTANT, NOT VERY IMPORTANT, OR NOT IMPORTANT AT ALL TO ....CREATING A RESERVOIR OF GOOD WILL TO HELP COUNTER NEGATIVE OPINION....?

		INDUSTRY								PRIMARY CUSTOMER	
		FINANCIAL SERVICES									
	TOTAL	TOTAL	BANKS	INSURANCE COMPANIES	RETAILERS	LEISURE HOSPITALITY	HEALTH CARE	TELECOM-MUNICATIONS	UTILITES	INDIVIDUAL	INSTITUTIONAL AND INDIVIDUAL
	%	%	%	%	%	%	%	%	%	%	%
(BASE : 500)											
VERY IMPORTANT	84	81	83	81	83	85	88	86	89	86	85
SOMEWHAT	14	17	18	14	17	13	10	14	11	12	15
NOT VERY	1	2	-	3	-	1	2	-	-	2	1
NOT IMPORTANT AT ALL	*	1	-	-	-	-	-	-	-	-	-
NOT SURE	*	1	-	1	-	1	-	-	-	1	-

LOUIS HARRIS AND ASSOCIATES

TABLE E-90

DOES QUALITY SERVICE CREATE A BUFFER AGAINST EXCESSIVE REGULATIONS AND POTENTIAL FINES?

Q.7A-2 - NOW LET ME ASK YOU WHAT YOU FEEL ARE THE IMPORTANT PAY-OFFS FROM QUALITY SERVICE PROGRAMS. FIRST, I WANT TO ASK YOU ABOUT SOME POSSIBLE INTANGIBLE BENEFITS THAT MIGHT FLOW FROM A FIRST RATE QUALITY SERVICE PROGRAM. DO YOU FEEL SUCH A PROGRAM IS VERY IMPORTANT, SOMEWHAT IMPORTANT, NOT VERY IMPORTANT, OR NOT IMPORTANT AT ALL TO ....CREATING A BUFFER AGAINST EXCESSIVE REGULATIONS AND POTENTIAL FINES....?

		INDUSTRY								PRIMARY CUSTOMER	
		FINANCIAL SERVICES									
	TOTAL	TOTAL	BANKS	INSURANCE COMPANIES	RETAILERS	LEISURE HOSPITALITY	HEALTH CARE	TELECOM-MUNICATIONS	UTILITES	INDIVIDUAL	INSTITUTIONAL AND INDIVIDUAL
	%	%	%	%	%	%	%	%	%	%	%
(BASE : 500)											
VERY IMPORTANT	48	38	28	50	33	51	54	54	80	50	46
SOMEWHAT	33	42	48	37	45	30	27	23	17	30	37
NOT VERY	13	13	18	9	17	13	15	14	3	15	11
NOT IMPORTANT AT ALL	3	4	4	2	5	3	1	-	-	2	3
NOT SURE	3	2	4	1	-	3	2	9	-	2	3

TABLE E-91

DOES QUALITY SERVICE ATTRACT SUPERIOR EMPLOYEES AND MANAGEMENT TO THE COMPANY?

Q.7A-3 - NOW LET ME ASK YOU WHAT YOU FEEL ARE THE IMPORTANT PAY-OFFS FROM QUALITY SERVICE PROGRAMS. FIRST, I WANT TO ASK YOU ABOUT SOME POSSIBLE INTANGIBLE BENEFITS THAT MIGHT FLOW FROM A FIRST RATE QUALITY SERVICE PROGRAM. DO YOU FEEL SUCH A PROGRAM IS VERY IMPORTANT, SOMEWHAT IMPORTANT, NOT VERY IMPORTANT, OR NOT IMPORTANT AT ALL TO ....ACCCTTRACTING SUPERIOR EMPLOYEES AND MANAGEMENT TO THE COMPANY....?

		INDUSTRY								PRIMARY CUSTOMER	
		FINANCIAL SERVICES									
	TOTAL	TOTAL	BANKS	INSURANCE COMPANIES	RETAILERS	LEISURE HOSPITALITY	HEALTH CARE	TELECOM-MUNICATIONS	UTILITES	INDIVIDUAL	INSTITUTIONAL AND INDIVIDUAL
	%	%	%	%	%	%	%	%	%	%	%
(BASE : 499)											
VERY IMPORTANT	71	63	69	59	69	85	79	69	53	75	69
SOMEWHAT	26	33	29	35	31	14	19	26	41	23	28
NOT VERY	2	3	3	3	-	-	2	3	3	1	2
NOT IMPORTANT AT ALL	*	1	-	-	-	-	-	-	3	*	-
NOT SURE	1	1	-	2	-	1	-	-	-	1	*

LOUIS HARRIS AND ASSOCIATES

TABLE E-92

DOES QUALITY SERVICE....?
(SUMMARY)

Q.7A - NOW LET ME ASK YOU WHAT YOU FEEL ARE THE IMPORTANT PAY-OFFS FROM QUALITY SERVICE PROGRAMS. FIRST, I WANT TO ASK YOU ABOUT SOME POSSIBLE INTANGIBLE BENEFITS THAT MIGHT FLOW FROM A FIRST RATE QUALITY SERVICE PROGRAM. DO YOU FEEL SUCH A PROGRAM IS VERY IMPORTANT, SOMEWHAT IMPORTANT, NOT VERY IMPORTANT, OR NOT IMPORTANT AT ALL TO....?

	VERY IMPORTANT	SOMEWHAT	NOT VERY	NOT IMPORTANT AT ALL	NOT SURE
	%	%	%	%	%
CREATING A RESERVOIR OF GOOD WILL TO HELP COUNTER NEGATIVE OPINION	84	14	1	*	*
CREATING A BUFFER AGAINST EXCESSIVE REGULATIONS AND POTENTIAL FINES	48	33	13	3	3
ATTRACTING SUPERIOR EMPLOYEES AND MANAGEMENT TO THE COMPANY	71	26	2	*	1

TABLE E-93

DOES QUALITY SERVICE GAIN REPEAT BUSINESS FROM CURRENT CUSTOMERS?

Q.7B-1 - NOW LET ME ASK YOU ABOUT POSSIBLE TANGIBLE BENEFITS THAT MIGHT FLOW FROM A FIRST RATE QUALITY SERVICE PROGRAM. DO YOU FEEL SUCH A PROGRAM IS VERY IMPORTANT, SOMEWHAT IMPORTANT, VOT VERY IMPORTANT, OR NOT IMPORTANT AT ALL TO ....GAINING REPEAT BUSINESS FROM CURRENT CUSTOMERS....?

		INDUSTRY								PRIMARY CUSTOMER	
		FINANCIAL SERVICES									
	TOTAL	TOTAL	BANKS	INSURANCE COMPANIES	RETAILERS	LEISURE HOSPITALITY	HEALTH CARE	TELECOM-MUNICATIONS	UTILITES	INDIVIDUAL	INSTITUTIONAL AND INDIVIDUAL
	%	%	%	%	%	%	%	%	%	%	%
(BASE : 500)											
VERY IMPORTANT	92	94	99	92	90	95	91	97	74	96	89
SOMEWHAT	5	2	1	2	7	3	6	3	17	3	7
NOT VERY	1	1	-	1	2	1	-	-	-	*	1
NOT IMPORTANT AT ALL	*	1	-	1	-	-	-	-	-	-	*
NOT SURE	2	2	-	3	-	-	2	-	9	1	3

LOUIS HARRIS AND ASSOCIATES

TABLE E-94

DOES QUALITY SERVICE ENCOURAGE CUSTOMERS TO BUY OTHER PRODUCTS OR SERVICES FROM THE COMPANY?

Q.7B-2 - NOW LET ME ASK YOU ABOUT POSSIBLE TANGIBLE BENEFITS THAT MIGHT FLOW FROM A FIRST RATE QUALITY SERVICE PROGRAM. DO YOU FEEL SUCH A PROGRAM IS VERY IMPORTANT, SOMEWHAT IMPORTANT, VOT VERY IMPORTANT, OR NOT IMPORTANT AT ALL TO ....ENCOURAGING CUSTOMERS TO BUY OTHER PRODUCTS OR SERVICES FROM THE COMPANY....?

	INDUSTRY									PRIMARY CUSTOMER	
		FINANCIAL SERVICES									
	TOTAL	TOTAL	BANKS	INSURANCE COMPANIES	RETAILERS	LEISURE HOSPITALITY	HEALTH CARE	TELECOM-MUNICATIONS	UTILITES	INDIVIDUAL	INSTITUTIONAL AND INDIVIDUAL
	%	%	%	%	%	%	%	%	%	%	%
(BASE : 500)											
VERY IMPORTANT	79	86	96	78	81	75	72	94	60	80	77
SOMEWHAT	13	7	4	9	14	19	17	6	14	13	14
NOT VERY	2	2	-	2	-	-	4	-	6	2	2
NOT IMPORTANT AT ALL	3	2	-	3	2	5	2	-	3	3	2
NOT SURE	4	3	-	7	2	1	5	-	17	2	5

TABLE E-95

DOES QUALITY SERVICE EXPAND THE COMPANY'S MARKET SHARE AND PROFITABILITY?

Q.78-3 - NOW LET ME ASK YOU ABOUT POSSIBLE TANGIBLE BENEFITS THAT MIGHT FLOW FROM A FIRST RATE QUALITY SERVICE PROGRAM. DO YOU FEEL SUCH A PROGRAM IS VERY IMPORTANT, SOMEWHAT IMPORTANT, VOT VERY IMPORTANT, OR NOT IMPORTANT AT ALL TO ....EXPANDING THE COMPANY'S MARKET SHARE AND PROFITABILITY....?

		INDUSTRY								PRIMARY CUSTOMER	
		FINANCIAL SERVICES									
	TOTAL	TOTAL	BANKS	INSURANCE COMPANIES	RETAILERS	LEISURE HOSPITALITY	HEALTH CARE	TELECOM-MUNICATIONS	UTILITES	INDIVIDUAL	INSTITUTIONAL AND INDIVIDUAL
	%	%	%	%	%	%	%	%	%	%	%
(BASE : 500)											
VERY IMPORTANT	90	90	94	90	88	94	89	94	80	90	90
SOMEWHAT	7	6	5	6	10	6	9	6	14	9	7
NOT VERY	*	1	-	-	2	-	-	-	-	-	1
NOT IMPORTANT AT ALL	1	1	-	1	-	-	2	-	-	*	1
NOT SURE	1	2	1	3	-	-	-	-	6	1	2

LOUIS HARRIS AND ASSOCIATES

TABLE E 96

DOES QUALITY SERVICE....?
(SUMMARY)

Q.7B - NOW LET ME ASK YOU ABOUT POSSIBLE TANGIBLE BENEFITS THAT MIGHT FLOW FROM A FIRST RATE QUALITY SERVICE PROGRAM. DO YOU FEEL SUCH A PROGRAM IS VERY IMPORTANT, SOMEWHAT IMPORTANT, VOT VERY IMPORTANT, OR NOT IMPORTANT AT ALL TO....?

	VERY IMPORTANT	SOMEWHAT	NOT VERY	NOT IMPORTANT AT ALL	NOT SURE
	%	%	%	%	%
GAINING REPEAT BUSINESS FROM CURRENT CUSTOMERS	92	5	1	*	2
ENCOURAGING CUSTOMERS TO BUY OTHER PRODUCTS OR SERVICES FROM THE COMPANY	79	13	2	3	4
EXPANDING THE COMPANY'S MARKET SHARE AND PROFITABILITY	90	7	*	1	1

TABLE E-97

WILL QUALITY SERVICE DELIVERY CONTRIBUTE TO MAKING YOUR COMPANY COMPETITIVE GLOBALLY IN THE 1990S?

Q.7C - HOW MUCH DO YOU FEEL DELIVERING ON QUALITY SERVICE WILL CONTRIBUTE TO MAKING COMPANIES SUCH AS YOUR COMPETITIVE IN GLOBAL COMPETITION IN 1990S -- A GREAT DEAL, QUITE A LOT, NOT MUCH, OR HARDLY AT ALL?

		INDUSTRY								PRIMARY CUSTOMER	
		FINANCIAL SERVICES									
	TOTAL	TOTAL	BANKS	INSURANCE COMPANIES	RETAILERS	LEISURE HOSPITALITY	HEALTH CARE	TELECOM-MUNICATIONS	UTILITES	INDIVIDUAL	INSTITUTIONAL AND INDIVIDUAL
	%	%	%	%	%	%	%	%	%	%	%
(BASE : 500)											
A GREAD DEAL	82	82	83	81	74	80	86	89	83	77	86
QUITE A LOT	13	14	15	13	24	18	8	6	11	19	10
NOT MUCH	4	4	3	6	2	2	6	6	6	4	4
HARDLY AT ALL	-	-	-	-	-	-	-	-	-	-	-
NOT SURE	-	-	-	-	-	-	-	-	-	-	-

LOUIS HARRIS AND ASSOCIATES

TABLE E-98

DOES YOUR COMPANY RESPOND TO CUSTOMERS' INQUIRIES, COMPLAINTS, AND CONCERNS?

Q.8A-1 - HOW WOULD YOU RATE YOUR COMPANY ON....RESPONDING TO CUSTOMERS' INQUIRIES, COMPLAINTS, AND CONCERNS.... -- EXCELLENT, PRETTY GOOD, ONLY FAIR, OR POOR?

		INDUSTRY								PRIMARY CUSTOMER	
		FINANCIAL SERVICES									
	TOTAL	TOTAL	BANKS	INSURANCE COMPANIES	RETAILERS	LEISURE HOSPITALITY	HEALTH CARE	TELECOM-MUNICATIONS	UTILITES	INDIVIDUAL	INSTITUTIONAL AND INDIVIDUAL
	%	%	%	%	%	%	%	%	%	%	%
(BASE : 500)											
EXCELLENT	42	44	41	44	48	52	28	46	46	46	39
PRETTY GOOD	52	51	54	51	48	43	65	51	43	47	57
ONLY FAIR	5	3	5	2	5	5	7	*	9	6	4
POOR	*	-	-	-	-	-	-	3	-	*	-
NOT SURE	1	1	-	2	-	-	-	-	3	1	*
---------POSITIVE	94	95	95	95	95	95	93	97	89	93	96
---------NEGATIVE	5	3	5	2	5	5	7	3	9	6	4

TABLE E-99

DOES YOUR COMPANY ANTICIPATE CUSTOMER SERVICE NEEDS?

Q.8A-2 - HOW WOULD YOU RATE YOUR COMPANY ON....ANTICIPATING CUSTOMER SERVICE NEEDS.... -- EXCELLENT, PRETTY GOOD, ONLY FAIR, OR POOR?

		INDUSTRY								PRIMARY CUSTOMER	
		FINANCIAL SERVICES									
	TOTAL	TOTAL	BANKS	INSURANCE COMPANIES	RETAILERS	LEISURE HOSPITALITY	HEALTH CARE	TELECOM-MUNICATIONS	UTILITES	INDIVIDUAL	INSTITUTIONAL AND INDIVIDUAL
	%	%	%	%	%	%	%	%	%	%	%
(BASE : 500)											
EXCELLENT	27	22	20	26	19	41	25	37	26	26	27
PRETTY GOOD	60	64	65	60	67	51	62	49	57	62	60
ONLY FAIR	13	13	15	13	14	8	14	14	14	12	13
POOR	*	1	-	1	-	-	-	-	-	-	-
NOT SURE	*	-	-	-	-	-	-	-	3	*	-
---------POSITIVE	87	86	85	86	86	92	86	86	83	87	87
---------NEGATIVE	13	14	15	14	14	8	14	14	14	12	13

LOUIS HARRIS AND ASSOCIATES

TABLE E-100

DOES YOUR COMPANY ASSUME A LEADERSHIP ROLE IN SETTING STANDARDS FOR QUALITY?

Q.8A-3 - HOW WOULD YOU RATE YOUR COMPANY ON....ASSUMING A LEADERSHIP ROLE IN SETTING STANDARDS FOR QUALITY.... -- EXCELLENT, PRETTY GOOD, ONLY FAIR, OR POOR?

		INDUSTRY								PRIMARY CUSTOMER	
		FINANCIAL SERVICES									
	TOTAL	TOTAL	BANKS	INSURANCE COMPANIES	RETAILERS	LEISURE HOSPITALITY	HEALTH CARE	TELECOM-MUNICATIONS	UTILITES	INDIVIDUAL	INSTITUTIONAL AND INDIVIDUAL
	%	%	%	%	%	%	%	%	%	%	%
(BASE : 500)											
EXCELLENT	44	34	35	33	40	64	42	60	34	44	44
PRETTY GOOD	47	55	55	55	43	30	50	29	57	46	46
ONLY FAIR	9	10	10	10	14	7	6	11	9	9	9
POOR	1	1	-	2	2	-	1	-	-	1	1
NOT SURE	-	-	-	-	-	-	-	-	-	-	-
---------POSITIVE	90	89	90	87	83	93	93	89	91	90	90
---------NEGATIVE	10	11	10	13	17	7	7	11	9	10	10

TABLE E-101

DOES YOUR COMPANY....?
(SUMMARY)

Q.8A - HOW WOULD YOU RATE YOUR COMPANY ON.... --
EXCELLENT, PRETTY GOOD, ONLY FAIR, OR POOR?

	EXCELLENT	PRETTY GOOD	ONLY FAIR	POOR	NOT SURE	POSITIVE	NEGATIVE
	%	%	%	%	%	%	%
RESPONDING TO CUSTOMERS' INQUIRIES, COMPLAINTS, AND CONCERNS	42	52	5	*	1	94	5
ANTICIPATING CUSTOMER SERVICE NEEDS	27	60	13	*	*	87	13
ASSUMING A LEADERSHIP ROLE IN SETTING STANDARDS FOR QUALITY	44	47	9	1	-	90	10

LOUIS HARRIS AND ASSOCIATES

TABLE E-102

HOW RESPONSIVE ARE HEALTH CARE PROVIDERS TO CUSTOMER COMPLAINTS?

Q.8B-1 - NOW, JUST ON BEING RESPONSIVE TO CUSTOMER COMPLAINTS, HOW WOULD YOUR RATE THE FOLLOWING INDUSTRIES -- EXCELLENT, PRETTY GOOD, ONLY FAIR, OR POOR? ....HEALTH CARE PROVIDERS....

	INDUSTRY									PRIMARY CUSTOMER	
		FINANCIAL SERVICES									
	TOTAL	TOTAL	BANKS	INSURANCE COMPANIES	RETAILERS	LEISURE HOSPITALITY	HEALTH CARE	TELECOM-MUNICATIONS	UTILITES	INDIVIDUAL	INSTITUTIONAL AND INDIVIDUAL
	%	%	%	%	%	%	%	%	%	%	%
(BASE : 500)											
EXCELLENT	4	1	1	1	-	1	11	3	-	4	3
PRETTY GOOD	32	21	13	24	31	30	47	43	29	33	31
ONLY FAIR	46	51	51	52	45	44	40	43	51	45	46
POOR	14	21	28	16	19	15	2	9	20	13	15
NOT SURE	5	6	8	6	5	10	-	3	-	5	5
---------POSITIVE	35	22	14	26	31	31	58	46	29	37	34
---------NEGATIVE	60	72	79	69	64	59	42	51	71	58	61

TABLE E-103

HOW RESPONSIVE ARE BANKS TO CUSTOMER COMPLAINTS?

Q.88-2 - NOW, JUST ON BEING RESPONSIVE TO CUSTOMER COMPLAINTS, HOW WOULD YOUR RATE THE FOLLOWING INDUSTRIES -- EXCELLENT, PRETTY GOOD, ONLY FAIR, OR POOR?
....BANKS....

		INDUSTRY								PRIMARY CUSTOMER	
		FINANCIAL SERVICES									
	TOTAL	TOTAL	BANKS	INSURANCE COMPANIES	RETAILERS	LEISURE HOSPITALITY	HEALTH CARE	TELECOM-MUNICATIONS	UTILITES	INDIVIDUAL	INSTITUTIONAL AND INDIVIDUAL
	%	%	%	%	%	%	%	%	%	%	%
(BASE : 498)											
EXCELLENT	7	5	6	4	5	6	9	9	9	7	7
PRETTY GOOD	51	58	58	61	40	47	52	37	49	50	51
ONLY FAIR	33	29	34	27	40	34	30	46	29	33	33
POOR	9	6	1	7	12	11	8	9	14	8	9
NOT SURE	1	1	1	1	2	2	1	-	-	2	*
---------POSITIVE	58	64	64	64	45	52	61	46	57	57	58
---------NEGATIVE	41	35	35	35	52	45	38	54	43	41	42

LOUIS HARRIS AND ASSOCIATES

TABLE E-104

'HOW RESPONSIVE ARE INSURANCE COMPANIES TO CUSTOMER COMPLAINTS?

Q.88-3 - NOW, JUST ON BEING RESPONSIVE TO CUSTOMER COMPLAINTS, HOW WOULD YOUR RATE THE FOLLOWING INDUSTRIES -- EXCELLENT, PRETTY GOOD, ONLY FAIR, OR POOR?
....INSURANCE COMPANIES....

	INDUSTRY									PRIMARY CUSTOMER	
		FINANCIAL SERVICES									
	TOTAL	TOTAL	BANKS	INSURANCE COMPANIES	RETAILERS	LEISURE HOSPITALITY	HEALTH CARE	TELECOM-MUNICATIONS	UTILITES	INDIVIDUAL	INSTITUTIONAL AND INDIVIDUAL
	%	%	%	%	%	%	%	%	%	%	%
(BASE : 500)											
EXCELLENT	2	4	3	5	7	-	-	3	-	2	2
PRETTY GOOD	33	43	36	49	26	31	23	31	34	30	36
ONLY FAIR	47	39	45	37	50	50	52	51	49	49	46
POOR	15	9	10	7	14	16	23	9	17	16	13
NOT SURE	3	4	6	2	2	3	2	6	-	3	3
---------POSITIVE	35	47	39	53	33	3	23	34	34	32	38
---------NEGATIVE	62	49	55	44	64	66	75	60	66	65	59

TABLE E-105

HOW RESPONSIVE ARE OTHER FINANCIAL INSTITUTIONS TO CUSTOMER COMPLAINTS?

Q.88-4 - NOW, JUST ON BEING RESPONSIVE TO CUSTOMER COMPLAINTS, HOW WOULD YOUR RATE THE FOLLOWING INDUSTRIES -- EXCELLENT, PRETTY GOOD, ONLY FAIR, OR POOR? ....OTHER FINANCIAL INSTITUTIONS (BROKERAGE FIRMS, FINANCIAL PLANNERS)....

	INDUSTRY									PRIMARY CUSTOMER	
		FINANCIAL SERVICES									
	TOTAL	TOTAL	BANKS	INSURANCE COMPANIES	RETAILERS	LEISURE HOSPITALITY	HEALTH CARE	TELECOM-MUNICATIONS	UTILITES	INDIVIDUAL	INSTITUTIONAL AND INDIVIDUAL
	%	%	%	%	%	%	%	%	%	%	%
(BASE : 500)											
EXCELLENT	5	4	4	5	7	5	5	3	6	6	3
PRETTY GOOD	48	45	43	41	43	48	52	54	51	46	49
ONLY FAIR	38	42	43	45	48	40	32	34	31	40	38
POOR	6	6	6	6	2	3	7	6	11	5	7
NOT SURE	3	4	5	3	-	5	4	3	-	4	3
---------POSITIVE	53	49	46	45	50	52	57	57	57	52	52
---------NEGATIVE	44	47	49	51	50	43	39	40	43	44	45

LOUIS HARRIS AND ASSOCIATES

TABLE E-106

HOW RESPONSIVE ARE UTILITIES TO CUSTOMER COMPLAINTS?

Q.8B-5 - NOW, JUST ON BEING RESPONSIVE TO CUSTOMER COMPLAINTS, HOW WOULD YOUR RATE THE FOLLOWING INDUSTRIES -- EXCELLENT, PRETTY GOOD, ONLY FAIR, OR POOR?
....UTILITIES....

		INDUSTRY								PRIMARY CUSTOMER	
		FINANCIAL SERVICES									
	TOTAL	TOTAL	BANKS	INSURANCE COMPANIES	RETAILERS	LEISURE HOSPITALITY	HEALTH CARE	TELECOM-MUNICATIONS	UTILITES	INDIVIDUAL	INSTITUTIONAL AND INDIVIDUAL
	%	%	%	%	%	%	%	%	%	%	%
(BASE : 499)											
EXCELLENT	10	10	5	13	10	8	7	11	20	10	10
PRETTY GOOD	41	38	36	42	36	38	35	69	69	40	42
ONLY FAIR	35	37	39	35	40	39	40	14	11	38	33
POOR	12	12	16	8	14	14	16	6	-	12	12
NOT SURE	2	3	4	2	-	2	1	-	-	1	2
---------POSITIVE	51	49	41	55	45	45	43	80	89	50	53
---------NEGATIVE	47	49	55	43	55	52	56	20	11	49	45

TABLE E-107

HOW RESPONSIVE ARE RETAILERS TO CUSTOMER COMPLAINTS?

Q.88-6 - NOW, JUST ON BEING RESPONSIVE TO CUSTOMER COMPLAINTS, HOW WOULD YOUR RATE THE FOLLOWING INDUSTRIES -- EXCELLENT, PRETTY GOOD, ONLY FAIR, OR POOR? ....RETAILERS (SUPERMARKETS AND DEPARTMENT STORES)....

	INDUSTRY									PRIMARY CUSTOMER	
		FINANCIAL SERVICES									
	TOTAL	TOTAL	BANKS	INSURANCE COMPANIES	RETAILERS	LEISURE HOSPITALITY	HEALTH CARE	TELECOM-MUNICATIONS	UTILITES	INDIVIDUAL	INSTITUTIONAL AND INDIVIDUAL
	%	%	%	%	%	%	%	%	%	%	%
(BASE : 500)											
EXCELLENT	8	5	8	1	14	6	14	6	9	9	8
PRETTY GOOD	55	50	39	60	60	61	55	49	63	62	49
ONLY FAIR	29	34	43	27	24	27	26	37	26	23	35
POOR	6	8	9	8	2	5	6	6	3	5	6
NOT SURE	2	3	3	3	-	1	-	3	-	1	2
---------POSITIVE	63	55	46	62	74	67	69	54	71	71	57
---------NEGATIVE	35	42	51	35	26	32	31	43	29	28	41

LOUIS HARRIS AND ASSOCIATES

TABLE E-108

HOW RESPONSIVE ARE LEISURE/ENTERTAINMENT/HOSPITALITY COMPANIES TO CUSTOMER COMPLAINTS?

Q.88-7 - NOW, JUST ON BEING RESPONSIVE TO CUSTOMER COMPLAINTS, HOW WOULD YOUR RATE THE FOLLOWING INDUSTRIES -- EXCELLENT, PRETTY GOOD, ONLY FAIR, OR POOR? ....LEISURE/ENTERTAINMENT/HOSPITALITY COMPANIES....

	INDUSTRY									PRIMARY CUSTOMER	
		FINANCIAL SERVICES									
	TOTAL	TOTAL	BANKS	INSURANCE COMPANIES	RETAILERS	LEISURE HOSPITALITY	HEALTH CARE	TELECOM-MUNICATIONS	UTILITES	INDIVIDUAL	INSTITUTIONAL AND INDIVIDUAL
	%	%	%	%	%	%	%	%	%	%	%
(BASE : 500)											
EXCELLENT	21	14	18	8	24	20	31	17	23	22	20
PRETTY GOOD	55	55	56	57	52	65	52	46	57	57	54
ONLY FAIR	19	24	23	27	24	11	14	26	17	17	21
POOR	1	1	1	1	-	1	2	3	-	1	1
NOT SURE	3	5	3	7	-	2	2	9	3	2	4
---------POSITIVE	77	70	74	65	76	85	83	63	80	80	74
---------NEGATIVE	20	25	24	28	24	13	15	29	17	18	22

TABLE E-109

HOW RESPONSIVE ARE TELECOMMUNICATIONS COMPANIES TO CUSTOMER COMPLAINTS?

Q.88-8 - NOW, JUST ON BEING RESPONSIVE TO CUSTOMER COMPLAINTS, HOW WOULD YOUR RATE THE FOLLOWING INDUSTRIES -- EXCELLENT, PRETTY GOOD, ONLY FAIR, OR POOR? ....TELECOMMUNICATIONS COMPANIES....

		INDUSTRY								PRIMARY CUSTOMER	
		FINANCIAL SERVICES									
	TOTAL	TOTAL	BANKS	INSURANCE COMPANIES	RETAILERS	LEISURE HOSPITALITY	HEALTH CARE	TELECOM-MUNICATIONS	UTILITES	INDIVIDUAL	INSTITUTIONAL AND INDIVIDUAL
	%	%	%	%	%	%	%	%	%	%	%
(BASE : 499)											
EXCELLENT	14	14	10	16	17	14	9	20	23	14	14
PRETTY GOOD	49	45	48	44	43	43	54	66	57	48	52
ONLY FAIR	30	33	28	37	33	33	33	11	20	31	29
POOR	5	6	13	1	7	5	3	3	-	6	3
NOT SURE	2	2	3	1	-	6	1	-	-	1	2
---------POSITIVE	63	59	58	60	60	57	63	86	80	62	65
---------NEGATIVE	35	39	40	38	40	38	36	14	20	36	32

LOUIS HARRIS AND ASSOCIATES

TABLE E-110

HOW RESPONSIVE ARE....TO CUSTOMER COMPLAINTS?

Q.8B - NOW, JUST ON BEING RESPONSIVE TO CUSTOMER COMPLAINTS, HOW WOULD YOUR RATE THE FOLLOWING INDUSTRIES -- EXCELLENT, PRETTY GOOD, ONLY FAIR, OR POOR?

	EXCELLENT	PRETTY GOOD	ONLY FAIR	POOR	NOT SURE	POSITIVE	NEGATIVE
	%	%	%	%	%	%	%
HEALTH CARE PROVIDERS	4	32	46	14	5	35	60
BANKS	7	51	33	9	1	58	41
INSURANCE COMPANIES	2	33	47	15	3	35	62
OTHER FINANCIAL INSTITUTIONS (BROKERAGE FIRMS, FINANCIAL PLANNERS)	5	48	38	6	3	53	44
UTILITIES	10	41	35	12	2	51	47
RETAILERS (SUPERMARKETS AND DEPARTMENT STORES)	8	55	29	6	2	63	35
LEISURE/ENTERTAINMENT/HOSPITALITY COMPANIES	21	55	19	1	3	77	20
TELECOMMUNICATIONS COMPANIES	14	49	30	5	2	63	35

TABLE E-111

HOW ARE HEALTH CARE PROVIDERS AT ANTICIPATING CUSTOMER SERVICE NEEDS?

Q.BC-1 - NOW, ON ANTICIPATING CUSTOMER SERVICE NEEDS, HOW WOULD YOU RATE THE FOLLOWING INDUSTRIES -- EXCELLENT, PRETTY GOOD, ONLY FAIR, OR POOR? ....HEALTH CARE PROVIDERS....

	INDUSTRY									PRIMARY CUSTOMER	
		FINANCIAL SERVICES									
	TOTAL	TOTAL	BANKS	INSURANCE COMPANIES	RETAILERS	LEISURE HOSPITALITY	HEALTH CARE	TELECOM-MUNICATIONS	UTILITES	INDIVIDUAL	INSTITUTIONAL AND INDIVIDUAL
	%	%	%	%	%	%	%	%	%	%	%
(BASE : 499)											
EXCELLENT	4	1	1	-	5	-	10	3	-	4	3
PRETTY GOOD	34	23	21	22	24	33	54	37	34	34	36
ONLY FAIR	46	53	58	52	57	48	30	46	49	46	45
POOR	13	18	15	21	14	11	5	11	17	13	12
NOT SURE	3	5	5	5	-	8	1	3	-	4	3
---------POSITIVE	38	24	23	22	29	33	64	40	34	37	39
---------NEGATIVE	59	71	73	73	71	59	35	57	66	59	58

LOUIS HARRIS AND ASSOCIATES

TABLE E-112

HOW ARE BANKS AT ANTICIPATING CUSTOMER SERVICE NEEDS?

Q.8C-2 - NOW, ON ANTICIPATING CUSTOMER SERVICE NEEDS, HOW WOULD YOU RATE THE FOLLOWING INDUSTRIES -- EXCELLENT, PRETTY GOOD, ONLY FAIR, OR POOR?
....BANKS....

	INDUSTRY									PRIMARY CUSTOMER	
		FINANCIAL SERVICES									
	TOTAL	TOTAL	BANKS	INSURANCE COMPANIES	RETAILERS	LEISURE HOSPITALITY	HEALTH CARE	TELECOM-MUNICATIONS	UTILITES	INDIVIDUAL	INSTITUTIONAL AND INDIVIDUAL
	%	%	%	%	%	%	%	%	%	%	%
(BASE : 499)											
EXCELLENT	6	4	8	1	-	6	9	9	6	6	5
PRETTY GOOD	46	51	53	50	57	36	45	34	49	44	47
ONLY FAIR	39	37	37	38	31	48	41	43	29	41	39
POOR	8	6	3	7	12	8	6	14	17	7	9
NOT SURE	1	2	-	3	-	2	-	-	-	2	*
---------POSITIVE	52	55	61	51	57	42	54	43	54	50	52
---------NEGATIVE	47	43	39	45	43	56	46	57	46	48	47

TABLE E-113

HOW ARE INSURANCE COMPANIES AT ANTICIPATING CUSTOMER SERVICE NEEDS?

Q.8C-3 - NOW, ON ANTICIPATING CUSTOMER SERVICE NEEDS, HOW WOULD YOU RATE THE FOLLOWING INDUSTRIES -- EXCELLENT, PRETTY GOOD, ONLY FAIR, OR POOR?
....INSURANCE COMPANIES....

	INDUSTRY									PRIMARY CUSTOMER	
		FINANCIAL SERVICES									
	TOTAL	TOTAL	BANKS	INSURANCE COMPANIES	RETAILERS	LEISURE HOSPITALITY	HEALTH CARE	TELECOM-MUNICATIONS	UTILITES	INDIVIDUAL	INSTITUTIONAL AND INDIVIDUAL
	%	%	%	%	%	%	%	%	%	%	%
(BASE : 500)											
EXCELLENT	4	6	4	7	10	5	2	-	-	4	5
PRETTY GOOD	33	35	34	36	31	36	29	20	40	32	34
ONLY FAIR	48	47	45	51	43	43	50	60	46	47	49
POOR	13	9	15	3	14	14	17	14	14	15	11
NOT SURE	2	2	3	2	2	2	2	6	-	3	2
---------POSITIVE	37	41	38	43	40	41	31	20	40	36	39
---------NEGATIVE	61	57	60	55	57	57	67	74	60	61	60

LOUIS HARRIS AND ASSOCIATES

TABLE E-114

HOW ARE OTHER FINANCIAL INSTITUTIONS AT ANTICIPATING CUSTOMER SERVICE NEEDS?

Q.BC-4 - NOW, ON ANTICIPATING CUSTOMER SERVICE NEEDS, HOW WOULD YOU RATE THE FOLLOWING INDUSTRIES -- EXCELLENT, PRETTY GOOD, ONLY FAIR, OR POOR? ....OTHER FINANCIAL INSTITUTIONS (BROKERAGE FIRMS, FINANCIAL PLANNERS)....

	INDUSTRY									PRIMARY CUSTOMER	
		FINANCIAL SERVICES									
	TOTAL	TOTAL	BANKS	INSURANCE COMPANIES	RETAILERS	LEISURE HOSPITALITY	HEALTH CARE	TELECOM-MUNICATIONS	UTILITES	INDIVIDUAL	INSTITUTIONAL AND INDIVIDUAL
	%	%	%	%	%	%	%	%	%	%	%
(BASE : 499)											
EXCELLENT	5	5	4	7	5	5	6	3	3	5	5
PRETTY GOOD	53	52	55	46	52	57	51	49	63	52	54
ONLY FAIR	33	34	30	39	38	31	33	34	23	33	33
POOR	7	6	9	5	5	5	7	11	11	7	7
NOT SURE	2	3	3	4	-	3	2	3	-	3	2
---------POSITIVE	58	57	59	53	57	61	58	51	66	57	59
---------NEGATIVE	39	40	39	44	43	35	40	46	34	40	39

TABLE E-115

HOW ARE UTILITIES AT ANTICIPATING CUSTOMER SERVICE NEEDS?

Q.8C-5 - NOW, ON ANTICIPATING CUSTOMER SERVICE NEEDS, HOW WOULD YOU RATE THE FOLLOWING INDUSTRIES -- EXCELLENT, PRETTY GOOD, ONLY FAIR, OR POOR?
....UTILITIES....

	INDUSTRY									PRIMARY CUSTOMER	
		FINANCIAL SERVICES									
	TOTAL	TOTAL	BANKS	INSURANCE COMPANIES	RETAILERS	LEISURE HOSPITALITY	HEALTH CARE	TELECOM-MUNICATIONS	UTILITES	INDIVIDUAL	INSTITUTIONAL AND INDIVIDUAL
	%	%	%	%	%	%	%	%	%	%	%
(BASE : 500)											
EXCELLENT	7	5	3	5	10	9	6	9	9	9	5
PRETTY GOOD	40	38	31	45	26	39	32	60	80	34	43
ONLY FAIR	39	39	46	34	48	43	47	20	11	43	37
POOR	12	14	16	12	17	8	15	11	-	11	13
NOT SURE	2	4	4	5	-	1	-	-	-	2	2
---------POSITIVE	47	43	34	50	36	48	38	69	89	44	48
---------NEGATIVE	52	53	63	45	64	51	62	31	11	54	50

LOUIS HARRIS AND ASSOCIATES

TABLE E-116

HOW ARE RETAILERS AT ANTICIPATING CUSTOMER SERVICE NEEDS?

Q.8C-6 - NOW, ON ANTICIPATING CUSTOMER SERVICE NEEDS, HOW WOULD YOU RATE THE FOLLOWING INDUSTRIES -- EXCELLENT, PRETTY GOOD, ONLY FAIR, OR POOR? ....RETAILERS (SUPERMARKETS AND DEPARTMENT STORES)....

		INDUSTRY								PRIMARY CUSTOMER	
		FINANCIAL SERVICES									
	TOTAL	TOTAL	BANKS	INSURANCE COMPANIES	RETAILERS	LEISURE HOSPITALITY	HEALTH CARE	TELECOM-MUNICATIONS	UTILITES	INDIVIDUAL	INSTITUTIONAL AND INDIVIDUAL
	%	%	%	%	%	%	%	%	%	%	%
(BASE : 499)											
EXCELLENT	10	7	6	8	19	7	13	3	24	12	9
PRETTY GOOD	62	59	61	57	62	66	66	49	62	62	61
ONLY FAIR	23	25	20	30	17	23	19	46	12	21	25
POOR	3	5	9	1	2	3	2	-	3	3	3
NOT SURE	2	3	3	3	-	1	-	3	-	2	2
---------POSITIVE	72	67	69	65	81	73	78	51	85	74	70
---------NEGATIVE	26	30	29	31	19	26	22	46	15	24	29

TABLE E-117

HOW ARE LEISURE/ENTERTAINMENT/HOSPITALITY COMPANIES AT ANTICIPATING CUSTOMER SERVICE NEEDS?

Q.8C-7 - NOW, ON ANTICIPATING CUSTOMER SERVICE NEEDS, HOW WOULD YOU RATE THE FOLLOWING INDUSTRIES -- EXCELLENT, PRETTY GOOD, ONLY FAIR, OR POOR? ....LEISURE/ENTERTAINMENT/HOSPITALITY COMPANIES....

	INDUSTRY									PRIMARY CUSTOMER	
		FINANCIAL SERVICES									
	TOTAL	TOTAL	BANKS	INSURANCE COMPANIES	RETAILERS	LEISURE HOSPITALITY	HEALTH CARE	TELECOM-MUNICATIONS	UTILITES	INDIVIDUAL	INSTITUTIONAL AND INDIVIDUAL
	%	%	%	%	%	%	%	%	%	%	%
(BASE : 499)											
EXCELLENT	22	16	13	16	26	23	29	14	31	25	21
PRETTY GOOD	61	62	70	58	55	65	63	51	60	61	62
ONLY FAIR	13	17	14	20	19	9	6	26	6	12	14
POOR	1	-	-	-	-	2	1	-	-	*	*
NOT SURE	3	5	4	6	-	1	1	9	3	2	3
---------POSITIVE	84	78	83	74	81	88	92	66	91	86	83
---------NEGATIVE	13	17	14	20	19	11	7	26	6	12	14

LOUIS HARRIS AND ASSOCIATES

TABLE E-118

HOW ARE TELECOMMUNICATIONS COMPANIES AT ANTICIPATING CUSTOMER SERVICE NEEDS?

Q.8C-8 - NOW, ON ANTICIPATING CUSTOMER SERVICE NEEDS, HOW WOULD YOU RATE THE FOLLOWING INDUSTRIES -- EXCELLENT, PRETTY GOOD, ONLY FAIR, OR POOR?
....TELECOMMUNICATIONS COMPANIES....

		INDUSTRY								PRIMARY CUSTOMER	
		FINANCIAL SERVICES									
	TOTAL	TOTAL	BANKS	INSURANCE COMPANIES	RETAILERS	LEISURE HOSPITALITY	HEALTH CARE	TELECOM-MUNICATIONS	UTILITES	INDIVIDUAL	INSTITUTIONAL AND INDIVIDUAL
	%	%	%	%	%	%	%	%	%	%	%
(BASE : 499)											
EXCELLENT	16	15	13	16	15	15	15	20	17	17	14
PRETTY GOOD	55	51	53	49	44	59	55	57	71	52	56
ONLY FAIR	25	27	28	29	39	20	26	20	11	25	26
POOR	2	3	5	1	2	2	2	-	-	3	2
NOT SURE	2	3	3	5	-	3	1	3	-	3	2
---------POSITIVE	70	66	65	65	59	74	70	77	89	69	70
---------NEGATIVE	27	30	33	30	41	23	29	20	11	28	28

TABLE E-119

HOW ARE....AT ANTICIPATING CUSTOMER SERVICE NEEDS?
(SUMMARY)

Q.8C - NOW, ON ANTICIPATING CUSTOMER SERVICE NEEDS, HOW WOULD YOU RATE THE FOLLOWING INDUSTRIES -- EXCELLENT, PRETTY GOOD, ONLY FAIR, OR POOR?

	EXCELLENT	PRETTY GOOD	ONLY FAIR	POOR	NOT SURE	POSITIVE	NEGATIVE
	%	%	%	%	%	%	%
HEALTH CARE PROVIDERS	4	34	46	13	3	38	59
BANKS	6	46	39	8	1	52	47
INSURANCE COMPANIES	4	33	48	13	2	37	61
OTHER FINANCIAL INSTITUTIONS (BROKERAGE FIRMS, FINANCIAL PLANNERS)	5	53	33	7	2	58	39
UTILITIES	7	40	39	12	2	47	52
RETAILERS (SUPERMARKETS AND DEPARTMENT STORES)	10	62	23	3	2	72	26
LEISURE/ENTERTAINMENT/HOSPITALITY COMPANIES	22	61	13	1	3	84	13
TELECOMMUNICATIONS COMPANIES	16	55	25	2	2	70	27

LOUIS HARRIS AND ASSOCIATES

TABLE E-120

HOW ARE HEALTH CARE PROVIDERS AT SETTING QUALITY SERVICE STANDARDS?

Q.8D-1 - FINALLY, ON ASSUMING A LEADERSHIP ROLE IN SETTING STANDARDS FOR QUALITY, HOW WOULD RATE THE FOLLOWING INDUSTRIES -- EXCELLENT, PRETTY GOOD, ONLY FAIR, OR POOR?
....HEALTH CARE PROVIDERS....

	INDUSTRY									PRIMARY CUSTOMER	
		FINANCIAL SERVICES									
	TOTAL	TOTAL	BANKS	INSURANCE COMPANIES	RETAILERS	LEISURE HOSPITALITY	HEALTH CARE	TELECOM-MUNICATIONS	UTILITES	INDIVIDUAL	INSTITUTIONAL AND INDIVIDUAL
	%	%	%	%	%	%	%	%	%	%	%
(BASE : 499)											
EXCELLENT	4	1	-	1	2	1	12	6	3	5	3
PRETTY GOOD	32	21	19	22	33	25	52	31	31	33	33
ONLY FAIR	44	48	52	44	43	55	30	46	46	44	43
POOR	16	25	24	28	21	13	6	14	20	16	16
NOT SURE	3	5	5	5	-	7	-	3	-	3	4
---------POSITIVE	36	22	19	23	36	26	64	37	34	37	36
---------NEGATIVE	60	72	76	72	64	67	36	60	66	60	60

TABLE E-121

HOW ARE BANKS AT SETTING QUALITY SERVICE STANDARDS?

Q.8D-2 - FINALLY, ON ASSUMING A LEADERSHIP ROLE IN SETTING STANDARDS FOR QUALITY, HOW WOULD RATE THE FOLLOWING INDUSTRIES -- EXCELLENT, PRETTY GOOD, ONLY FAIR, OR POOR?
....BANKS....

	INDUSTRY									PRIMARY CUSTOMER	
		FINANCIAL SERVICES									
	TOTAL	TOTAL	BANKS	INSURANCE COMPANIES	RETAILERS	LEISURE HOSPITALITY	HEALTH CARE	TELECOM-MUNICATIONS	UTILITES	INDIVIDUAL	INSTITUTIONAL AND INDIVIDUAL
	%	%	%	%	%	%	%	%	%	%	%
(BASE : 499)											
EXCELLENT	5	5	9	2	2	3	6	9	6	7	4
PRETTY GOOD	40	45	43	48	37	38	40	29	40	37	41
ONLY FAIR	43	39	46	35	44	50	43	46	40	43	44
POOR	11	9	3	12	17	8	10	17	14	12	10
NOT SURE	1	2	-	3	-	1	1	-	-	1	1
---------POSITIVE	45	50	51	50	39	41	46	37	46	44	45
---------NEGATIVE	54	48	49	47	61	58	54	63	54	55	54

LOUIS HARRIS AND ASSOCIATES

TABLE E-122

HOW ARE INSURANCE COMPANIES AT SETTING QUALITY SERVICE STANDARDS?

Q.8D-3 - FINALLY, ON ASSUMING A LEADERSHIP ROLE IN SETTING STANDARDS FOR QUALITY, HOW WOULD RATE THE FOLLOWING INDUSTRIES -- EXCELLENT, PRETTY GOOD, ONLY FAIR, OR POOR?
....INSURANCE COMPANIES....

	INDUSTRY									PRIMARY CUSTOMER	
		FINANCIAL SERVICES									
	TOTAL	TOTAL	BANKS	INSURANCE COMPANIES	RETAILERS	LEISURE HOSPITALITY	HEALTH CARE	TELECOM-MUNICATIONS	UTILITES	INDIVIDUAL	INSTITUTIONAL AND INDIVIDUAL
	%	%	%	%	%	%	%	%	%	%	%
(BASE : 500)											
EXCELLENT	3	5	3	7	5	1	2	-	-	2	4
PRETTY GOOD	26	28	20	34	17	31	19	29	40	23	29
ONLY FAIR	53	51	61	47	55	52	54	54	49	52	53
POOR	16	12	13	10	21	15	23	11	11	21	12
NOT SURE	2	3	4	2	2	1	2	6	-	2	3
---------POSITIVE	29	33	23	41	21	32	21	29	40	25	32
---------NEGATIVE	69	63	74	57	76	67	78	66	60	73	65

TABLE E-123

HOW ARE OTHER FINANCIAL INSTITUTIONS AT SETTING QUALITY SERVICE STANDARDS?

Q.8D-4 - FINALLY, ON ASSUMING A LEADERSHIP ROLE IN SETTING STANDARDS FOR QUALITY, HOW WOULD RATE THE FOLLOWING INDUSTRIES -- EXCELLENT, PRETTY GOOD, ONLY FAIR, OR POOR?
....OTHER FINANCIAL INSTITUTIONS (BROKERAGE FIRMS, FINANCIAL PLANNERS)....

	INDUSTRY									PRIMARY CUSTOMER	
		FINANCIAL SERVICES									
	TOTAL	TOTAL	BANKS	INSURANCE COMPANIES	RETAILERS	LEISURE HOSPITALITY	HEALTH CARE	TELECOM-MUNICATIONS	UTILITES	INDIVIDUAL	INSTITUTIONAL AND INDIVIDUAL
	%	%	%	%	%	%	%	%	%	%	%
(BASE : 500)											
EXCELLENT	2	3	4	2	2	1	2	3	3	2	3
PRETTY GOOD	45	45	48	42	43	53	39	43	54	42	47
ONLY FAIR	41	38	35	43	48	40	45	49	29	45	38
POOR	9	10	11	9	7	3	10	6	14	8	10
NOT SURE	3	3	3	3	-	2	4	-	-	3	2
---------POSITIVE	48	49	51	44	45	55	41	46	57	44	50
---------NEGATIVE	50	48	46	52	55	43	55	54	43	53	48

LOUIS HARRIS AND ASSOCIATES

TABLE E-124

HOW ARE UTILITIES AT SETTING QUALITY SERVICE STANDARDS?

Q.8D-5 - FINALLY, ON ASSUMING A LEADERSHIP ROLE IN SETTING STANDARDS FOR QUALITY, HOW WOULD RATE THE FOLLOWING INDUSTRIES -- EXCELLENT, PRETTY GOOD, ONLY FAIR, OR POOR?
....UTILITIES....

	INDUSTRY									PRIMARY CUSTOMER	
		FINANCIAL SERVICES									
	TOTAL	TOTAL	BANKS	INSURANCE COMPANIES	RETAILERS	LEISURE HOSPITALITY	HEALTH CARE	TELECOM-MUNICATIONS	UTILITES	INDIVIDUAL	INSTITUTIONAL AND INDIVIDUAL
	%	%	%	%	%	%	%	%	%	%	%
(BASE : 500)											
EXCELLENT	6	6	4	7	10	5	6	6	11	6	7
PRETTY GOOD	36	33	25	42	31	38	28	51	63	33	38
ONLY FAIR	43	40	46	34	45	47	51	31	26	46	40
POOR	14	18	23	14	14	10	15	11	-	14	13
NOT SURE	1	3	3	3	-	1	-	-	-	1	2
---------POSITIVE	42	39	29	49	40	42	34	57	74	39	45
---------NEGATIVE	57	58	69	48	60	57	66	43	26	60	53

TABLE E-125

HOW ARE RETAILERS AT SETTING QUALITY SERVICE STANDARDS?

Q.8D-6 - FINALLY, ON ASSUMING A LEADERSHIP ROLE IN SETTING STANDARDS FOR QUALITY, HOW WOULD RATE THE FOLLOWING INDUSTRIES -- EXCELLENT, PRETTY GOOD, ONLY FAIR, OR POOR?
....RETAILERS (SUPERMARKETS AND DEPARTMENT STORES)....

	INDUSTRY									PRIMARY CUSTOMER	
		FINANCIAL SERVICES									
	TOTAL	TOTAL	BANKS	INSURANCE COMPANIES	RETAILERS	LEISURE HOSPITALITY	HEALTH CARE	TELECOM-MUNICATIONS	UTILITES	INDIVIDUAL	INSTITUTIONAL AND INDIVIDUAL
	%	%	%	%	%	%	%	%	%	%	%
(BASE : 500)											
EXCELLENT	6	5	4	7	10	5	8	-	3	6	5
PRETTY GOOD	55	44	46	42	60	68	56	63	57	58	52
ONLY FAIR	34	42	40	44	31	24	30	34	37	31	37
POOR	4	6	9	3	-	2	6	3	3	3	5
NOT SURE	1	3	1	3	-	1	1	-	-	1	1
---------POSITIVE	60	49	50	49	69	73	64	63	60	64	56
---------NEGATIVE	38	48	49	48	31	26	35	37	40	34	42

LOUIS HARRIS AND ASSOCIATES

TABLE E-126

HOW ARE LEISUPE/ENTERTAINMENT/HOSPITALITY COMPANIES AT SETTING QUALITY SERVICE STANDARDS?

Q.8D-7 - FINALLY, ON ASSUMING A LEADERSHIP ROLE IN SETTING STANDARDS FOR QUALITY, HOW WOULD RATE THE FOLLOWING INDUSTRIES - EXCELLENT, PRETTY GOOD, ONLY FAIR, OR POOR? ....LEISURE/ENTERTAINMENT/HOSPITALITY COMPANIES....

	INDUSTRY									PRIMARY CUSTOMER	
		FINANCIAL SERVICES									
	TOTAL	TOTAL	BANKS	INSURANCE COMPANIES	RETAILERS	LEISURE HOSPITALITY	HEALTH CARE	TELECOM-MUNICATIONS	UTILITES	INDIVIDUAL	INSTITUTIONAL AND INDIVIDUAL
	%	%	%	%	%	%	%	%	%	%	%
(BASE : 500)											
EXCELLENT	16	12	9	14	21	17	23	11	9	18	14
PRETTY GOOD	60	57	60	55	55	70	61	49	60	60	59
ONLY FAIR	20	25	26	24	24	13	14	29	29	19	23
POOR	1	1	1	1	-	-	1	3	-	1	-
NOT SURE	3	5	4	6	-	-	2	9	3	2	4
---------POSITIVE	76	69	69	69	76	88	84	60	69	78	73
---------NEGATIVE	21	26	28	26	24	13	14	31	29	20	23

TABLE E-127

HOW ARE TELECOMMUNICATIONS COMPANIES AT SETTING QUALITY SERVICE STANDARDS?

Q.8D-8 - FINALLY, ON ASSUMING A LEADERSHIP ROLE IN SETTING STANDARDS FOR QUALITY, HOW WOULD RATE THE FOLLOWING INDUSTRIES -- EXCELLENT, PRETTY GOOD, ONLY FAIR, OR POOR?
....TELECOMMUNICATIONS COMPANIES....

	INDUSTRY									PRIMARY CUSTOMER	
		FINANCIAL SERVICES									
	TOTAL	TOTAL	BANKS	INSURANCE COMPANIES	RETAILERS	LEISURE HOSPITALITY	HEALTH CARE	TELECOM-MUNICATIONS	UTILITES	INDIVIDUAL	INSTITUTIONAL AND INDIVIDUAL
	%	%	%	%	%	%	%	%	%	%	%
(BASE : 500)											
EXCELLENT	12	13	9	15	21	14	5	17	11	13	10
PRETTY GOOD	52	45	41	47	33	56	59	60	66	53	51
ONLY FAIR	31	36	40	35	40	25	30	17	23	27	34
POOR	3	2	5	-	5	2	6	3	-	5	3
NOT SURE	2	5	5	3	-	3	-	3	-	3	2
---------POSITIVE	64	57	50	62	55	69	64	77	77	66	61
---------NEGATIVE	34	38	45	35	45	27	36	20	23	31	37

LOUIS HARRIS AND ASSOCIATES

TABLE E-128

HOW ARE....AT SETTING QUALITY SERVICE STANDARDS?
(SUMMARY)

Q.8D - FINALLY, ON ASSUMING A LEADERSHIP ROLE IN SETTING STANDARDS FOR QUALITY, HOW WOULD RATE THE FOLLOWING INDUSTRIES -- EXCELLENT, PRETTY GOOD, ONLY FAIR, OR POOR?

	EXCELLENT	PRETTY GOOD	ONLY FAIR	POOR	NOT SURE	POSITIVE	NEGATIVE
	%	%	%	%	%	%	%
HEALTH CARE PROVIDERS	4	32	44	16	3	36	60
BANKS	5	40	43	11	1	45	54
INSURANCE COMPANIES	3	26	53	16	2	29	69
OTHER FINANCIAL INSTITUTIONS (BROKERAGE FIRMS, FINANCIAL PLANNERS)	2	45	41	9	3	48	50
UTILITIES	6	36	43	14	1	42	57
RETAILERS (SUPERMARKETS AND DEPARTMENT STORES)	6	55	34	4	1	60	38
LEISURE/ENTERTAINMENT/HOSPITALITY COMPANIES	16	60	20	1	3	76	21
TELECOMMUNICATIONS COMPANIES	12	52	31	3	2	64	34

TABLE E-129

ARE YOU AWARE OF THE MALCOLM BALDRIDGE NATIONAL QUALITY AWARD?

Q.9A - ARE YOU AWARE OR NOT OF THE MALCOLM BALDRIDGE NATIONAL QUALITY AWARD, WHICH RECOGNIZES QUALITY EXCELLENCE AND PROMOTES GREATER AWARENESS ANNUALLY?

	INDUSTRY									PRIMARY CUSTOMER -	
		FINANCIAL SERVICES									
	TOTAL	TOTAL	BANKS	INSURANCE COMPANIES	RETAILERS	LEISURE HOSPITALITY	HEALTH CARE	TELECOM-MUNICATIONS	UTILITES	INDIVIDUAL	INSTITUTIONAL AND INDIVIDUAL
	%	%	%	%	%	%	%	%	%	%	%
(BASE : 500)											
AWARE	58	65	66	65	50	42	56	54	77	54	62
NOT AWARE	42	34	34	34	50	58	44	43	23	46	38
NOT SURE	*	1	-	1	-	-	-	3	-	-	*

LOUIS HARRIS AND ASSOCIATES

TABLE E-130

ARE YOU FAMILIAR WITH THE CRITERIA FOR THE BALDRIDGE AWARD?

Q.9B - ARE YOU FAMILIAR WITH THE CRITERIA FOR THE BALDRIDGE AWARE OR NOT?
BASE: AWARE OF MALCOLM BALDRIDGE NATIONAL QUALITY AWARD.

	INDUSTRY									PRIMARY CUSTOMER	
		FINANCIAL SERVICES									
	TOTAL	TOTAL	BANKS	INSURANCE COMPANIES	RETAILERS	LEISURE HOSPITALITY	HEALTH CARE	TELECOM-MUNICATIONS	UTILITES	INDIVIDUAL	INSTITUTIONAL AND INDIVIDUAL
	%	%	%	%	%	%	%	%	%	%	%
(BASE : 286)											
FAMILIAR	56	57	51	64	29	56	51	58	85	43	64
NOT FAMILIAR	43	43	49	36	71	42	48	32	15	55	35
NOT SURE	1	-	-	-	-	3	1	11	-	2	1

TABLE E-131

HAS YOUR COMPANY APPLIED FOR THE AWARD OR DO YOU PLAN TO?

Q.9C - HAS YOUR COMPANY APPLIED FOR THE AWARD OR DO YOU PLAN TO, OR NOT?
BASE: AWARE OF MALCOLM BALDRIDGE NATIONAL QUALITY AWARD.

		INDUSTRY								PRIMARY CUSTOMER	
		FINANCIAL SERVICES									
	TOTAL	TOTAL	BANKS	INSURANCE COMPANIES	RETAILERS	LEISURE HOSPITALITY	HEALTH CARE	TELECOM-MUNICATIONS	UTILITES	INDIVIDUAL	INSTITUTIONAL AND INDIVIDUAL
	%	%	%	%	%	%	%	%	%	%	%
(BASE : 286)											
APPLIED	5	5	9	2	5	11	-	16	4	4	6
PLAN TO	20	20	19	21	-	25	26	16	19	12	26
DON'T PLAN TO	52	49	42	55	71	50	57	42	52	59	47
NOT SURE	22	25	30	21	24	14	17	26	26	24	21

LOUIS HARRIS AND ASSOCIATES

TABLE E-132

THE EXISTENCE OF THE BALDRIDGE AWARD MAKE YOU FEEL DIFFERENTLY ABOUT HOW YOU LEAD YOUR COMPANY?

Q.9D - DOES THE FACT THAT A NATIONALLY PRESTIGIOUS AWARD, THE BALDRIDGE AWARD, HAS BEEN CREATED UNDER THE SPONSORSHIP OF TOP GOVERNMENTAL AND PRIVATE SECTOR LEADERSHIP MAKE YOU FEEL A BIT DIFFERENTLY ABOUT HOW YOU LEAD YOUR COMPNAY, HOW YOU SELECT YOUR VENDORS AND SUPPLIERS, AND COMPETE IN THE U.S. AND ABROAD, OR DON'T YOU FEEL THAT WAY?
BASE: AWARE OF MALCOLM BALDRIDGE NATIONAL QUALITY AWARD.

		INDUSTRY								PRIMARY CUSTOMER	
		FINANCIAL SERVICES									
	TOTAL	TOTAL	BANKS	INSURANCE COMPANIES	RETAILERS	LEISURE HOSPITALITY	HEALTH CARE	TELECOM-MUNICATIONS	UTILITES	INDIVIDUAL	INSTITUTIONAL AND INDIVIDUAL
	%	%	%	%	%	%	%	%	%	%	%
(BASE : 288)											
MAKES A DIFFERENCE	34	26	28	23	24	49	33	53	44	28	39
DOES NOT	64	73	70	77	76	49	63	42	56	70	59
NOT SURE	1	-	-	-	-	-	3	5	-	1	1

APPENDIX B:

PUBLIC TABLES

TABLE P-1

IN LAST 10 YEARS, HAS THE QUALITY OF MOST SERVICES IMPROVED OR GROWN WORSE?

Q.1A-1 - I'D LIKE TO ASK YOUR VIEWS ON HOW SOME THINGS HAVE CHANGED IN THE LAST 10 YEARS. COMPARED TO 10 YEARS AGO, WOULD YOU SAY THAT ...THE QUALITY OF MOST SERVICES HAS IMPROVED OR GROWN WORSE....?

		REGION				SEX		RACE			EDUCATION					AGE					
	TOTAL	EAST	MID-WEST	SOUTH	WEST	MALE	FEMALE	WHITE	BLACK	HISPANIC	LESS THAN HIGH SCHOOL	HIGH SCHOOL GRAD	SOME COLLEGE	COLLEGE GRAD	POST GRAD	18-29	30-39	40-49	50-64	65 OVER	YUPPIES
	%	%	%	%	%	%	%	%	%	%	%	%	%	%	%	%	%	%	%	%	%
(BASE : 1255)																					
IMPROVED/BETTER	50	50	53	49	47	51	48	48	60	47	54	51	45	45	44	58	52	41	43	47	50
WORSE	45	45	42	47	47	43	48	46	39	44	41	46	49	49	44	39	44	54	49	45	44
NO CHANGE	4	4	4	2	5	4	3	4	-	9	4	2	5	3	10	2	2	4	7	7	3
NOT SURE	1	1	1	1	2	2	1	1	1	-	1	1	1	2	3	2	2	1	*	1	2
UNWEIGHTED BASE	1255	305	304	396	250	600	655	1058	114	83	130	440	339	205	138	297	305	249	191	205	338

LOUIS HARRIS AND ASSOCIATES

TABLE P-2

IN LAST 10 YEARS, HAVE MOST COMPANIES GOTTEN BETTER OR WORSE AT HANDLING CONSUMER COMPLAINTS?

Q.1A-2 - I'D LIKE TO ASK YOUR VIEWS ON HOW SOME THINGS HAVE CHANGED IN THE LAST 10 YEARS. COMPARED TO 10 YEARS AGO, WOULD YOU SAY THAT ...MOST COMPANIES HAVE GOTTEN BETTER OR WORSE AT HANDLING THE COMPLAINTS OF CONSUMERS....?

		REGION				SEX		RACE			EDUCATION					AGE					
	TOTAL	EAST	MID-WEST	SOUTH	WEST	MALE	FEMALE	WHITE	BLACK	HISPANIC	LESS THAN HIGH SCHOOL	HIGH SCHOOL GRAD	SOME COLLEGE	COLLEGE GRAD	POST GRAD	18-29	30-39	40-49	50-64	65 OVER	YUPPIES
	%	%	%	%	%	%	%	%	%	%	%	%	%	%	%	%	%	%	%	%	%
(BASE : 1254)																					
IMPROVED/BETTER	54	55	56	55	47	55	53	54	51	48	56	53	52	54	53	58	58	45	51	53	56
WORSE	41	40	40	39	48	39	43	41	45	43	39	42	43	43	44	38	37	49	44	41	41
NO CHANGE	3	4	2	4	3	5	2	3	4	7	5	4	3	1	2	3	4	4	4	3	2
NOT SURE	1	1	2	2	2	1	2	2	-	2	1	2	1	2	1	2	1	2	1	3	2
UNWEIGHTED BASE	1254	305	304	395	250	599	655	1057	114	83	130	440	338	205	138	297	305	249	191	204	338

TABLE P-3

IN LAST 10 YEARS, HAS THE VALUE YOU GET FOR YOUR MONEY ON MOST SERVICES GOTTEN BETTER OR WORSE?

Q.1A-3 - I'D LIKE TO ASK YOUR VIEWS ON HOW SOME THINGS HAVE CHANGED IN THE LAST 10 YEARS. COMPARED TO 10 YEARS AGO, WOULD YOU SAY THAT ...THE VALUE YOU GET FOR YOUR MONEY ON MOST SERVICES HAS GOTTEN BETTER OR WORSE....?

		REGION				SEX		RACE			EDUCATION					AGE					
	TOTAL	EAST	MID-WEST	SOUTH	WEST	MALE	FEMALE	WHITE	BLACK	HISPANIC	LESS THAN HIGH SCHOOL	HIGH SCHOOL GRAD	SOME COLLEGE	COLLEGE GRAD	POST GRAD	18-29	30-39	40-49	50-64	65 OVER	YUPPIES
	%	%	%	%	%	%	%	%	%	%	%	%	%	%	%	%	%	%	%	%	%
(BASE : 1255)																					
IMPROVED/BETTER	36	33	39	37	33	38	34	34	40	45	41	35	34	34	32	42	35	34	35	30	35
WORSE	60	62	56	60	63	56	63	61	58	53	57	61	60	60	62	56	60	63	60	63	60
NO CHANGE	4	4	5	2	4	5	2	4	1	2	2	4	5	4	6	2	4	3	5	5	4
NOT SURE	1	1	1	1	1	1	1	1	-	-	1	•	1	2	•	•	1	1	-	2	1
UNWEIGHTED BASE	1255	305	304	396	250	600	655	1058	114	83	130	440	339	205	138	297	305	249	191	205	338

LOUIS HARRIS AND ASSOCIATES

TABLE P-4

IN LAST 10 YEARS, HAS THE AMOUNT OF PERSONAL ATTENTION YOU GET FROM SERVICE PROVIDERS GOTTEN BETTER OR WORSE?

Q.1A-4 - I'D LIKE TO ASK YOUR VIEWS ON HOW SOME THINGS HAVE CHANGED IN THE LAST 10 YEARS. COMPARED TO 10 YEARS AGO, WOULD YOU SAY THAT ...THE AMOUNT OF PERSONAL ATTENTION YOU GET WHEN DEALING WITH SERVICES PROVIDERS HAS GOTTEN BETTER OR WORSE....?

		REGION				SEX		RACE			EDUCATION					AGE					
	TOTAL	EAST	MID-WEST	SOUTH	WEST	MALE	FEMALE	WHITE	BLACK	HISPANIC	LESS THAN HIGH SCHOOL	HIGH SCHOOL GRAD	SOME COLLEGE	COLLEGE GRAD	POST GRAD	18-29	30-39	40-49	50-64	65 OVER	YUPPIES
	%	%	%	%	%	%	%	%	%	%	%	%	%	%	%	%	%	%	%	%	%
(BASE : 1255)																					
IMPROVED/BETTER	43	37	46	47	40	47	39	42	52	41	45	44	43	33	41	44	46	39	44	39	39
WORSE	51	56	48	47	55	46	56	52	42	54	49	49	52	60	50	50	49	54	52	50	55
NO CHANGE	5	6	5	4	5	6	4	5	3	5	4	5	4	5	7	6	4	5	3	8	5
NOT SURE	1	2	1	2	*	2	1	1	3	-	2	1	1	2	1	1	*	2	1	3	1
UNWEIGHTED BASE	1255	305	304	396	250	600	655	1058	114	83	130	440	339	205	138	297	305	249	191	205	338

TABLE P-5

IN LAST 10 YEARS, HAS THE LEVEL OF COMPETENCE AND SKILL OF EMPLOYEES OF SERVICES PROVIDERS GOTTEN BETTER OR WORSE?

Q.1A-5 - I'D LIKE TO ASK YOUR VIEWS ON HOW SOME THINGS HAVE CHANGED IN THE LAST 10 YEARS. COMPARED TO 10 YEARS AGO, WOULD YOU SAY THAT....THE LEVEL OF COMPETENCE AND SKILL OF EMPLOYEES OF SERVICE PROVIDERS WHO HELP YOU WITH YOUR TRANSCATIONS HAS GOTTEN BETTER OR WORSE....?

		REGION				SEX		RACE			EDUCATION					AGE					
	TOTAL	EAST	MID-WEST	SOUTH	WEST	MALE	FEMALE	WHITE	BLACK	HISPANIC	LESS THAN HIGH SCHOOL	HIGH SCHOOL GRAD	SOME COLLEGE	COLLEGE GRAD	POST GRAD	18-29	30-39	40-49	50-64	65 OVER	YUPPIES
	%	%	%	%	%	%	%	%	%	%	%	%	%	%	%	%	%	%	%	%	%
(BASE : 1255)																					
IMPROVED/BETTER	50	46	54	54	45	54	47	49	53	59	56	53	48	41	40	59	53	42	46	45	47
WORSE	43	44	39	40	49	38	47	43	41	36	39	41	44	50	52	38	38	54	46	43	45
NO CHANGE	5	8	4	5	5	7	4	6	4	5	4	4	6	7	9	2	8	3	6	9	7
NOT SURE	2	2	2	1	1	2	2	2	2	-	1	2	2	2	-	1	1	1	3	3	2
UNWEIGHTED BASE	1255	305	304	396	250	600	655	1058	114	83	130	440	339	205	138	297	305	249	191	205	338

LOUIS HARRIS AND ASSOCIATES

TABLE P-6

IN LAST 10 YEARS, HAS THE COMMITMENT OF COMPANIES TO GIVE CUSTOMERS BETTER QUALITY SERVICE IMPROVED OR GROWN WORSE?

Q.1A-C - I'D LIKE TO ASK YOUR VIEWS ON HOW SOME THINGS HAVE CHANGED IN THE LAST 10 YEARS. COMPARED TO 10 YEARS AGO, WOULD YOU SAY THAT ...THE COMMITMENT OF COMPANIES TO GIVE CUSTOMERS BETTER QUALITY SERVICE HAS IMPROVED OR GROWN WORSE....?

		REGION				SEX		RACE			EDUCATION					AGE					
	TOTAL	EAST	MID-WEST	SOUTH	WEST	MALE	FEMALE	WHITE	BLACK	HISPANIC	LESS THAN HIGH SCHOOL	HIGH SCHOOL GRAD	SOME COLLEGE	COLLEGE GRAD	POST GRAD	18-29	30-39	40-49	50-64	65 OVER	YUPPIES
	%	%	%	%	%	%	%	%	%	%	%	%	%	%	%	%	%	%	%	%	%
(BASE : 1255)																					
IMPROVED/BETTER	58	54	65	56	58	62	54	58	56	60	57	58	59	56	61	64	62	53	53	55	63
WORSE	38	40	33	39	39	33	42	37	42	39	38	38	38	36	36	33	34	45	44	35	31
NO CHANGE	3	4	1	3	2	3	3	3	2	1	3	3	3	4	3	2	3	1	3	6	4
NOT SURE	1	1	1	2	1	2	1	2	1	-	2	1	1	4	-	1	1	*	*	4	2
UNWEIGHTED BASE	1255	305	304	396	250	600	655	1058	114	83	130	440	339	205	138	297	305	249	191	205	338

TABLE P-7

IN LAST 10 YEARS, HAVE SERVICE COMPANIES GOTTEN BETTER OR WORSE IN TRYING TO LISTEN TO CUSTOMERS?

Q.1A-7 - I'D LIKE TO ASK YOUR VIEWS ON HOW SOME THINGS HAVE CHANGED IN THE LAST 10 YEARS. COMPARED TO 10 YEARS AGO, WOULD YOU SAY THAT ...COMPANIES WHO SELL SERVICES TO PEOPLE HAVE GOTTEN BETTER OR WORSE IN TRYING TO LISTEN TO WHAT THEIR CUSTOMERS REALLY WANT....?

		REGION				SEX		RACE			EDUCATION					AGE					
	TOTAL	EAST	MID-WEST	SOUTH	WEST	MALE	FEMALE	WHITE	BLACK	HISPANIC	LESS THAN HIGH SCHOOL	HIGH SCHOOL GRAD	SOME COLLEGE	COLLEGE GRAD	POST GRAD	18-29	30-39	40-49	50-64	65 OVER	YUPPIES
	%	%	%	%	%	%	%	%	%	%	%	%	%	%	%	%	%	%	%	%	%
(BASE : 1255)																					
IMPROVED/BETTER	57	54	60	59	55	62	53	58	53	55	55	56	59	60	64	61	64	56	53	48	68
WORSE	38	40	36	36	40	33	42	37	42	42	38	40	36	37	31	35	32	41	40	42	28
NO CHANGE	3	4	3	2	3	2	4	3	3	3	3	3	2	1	3	1	3	1	3	6	1
NOT SURE	2	3	1	3	2	2	2	2	2	-	3	2	3	2	2	2	1	2	3	5	3
UNWEIGHTED BASE	1255	305	304	396	250	600	655	1058	114	83	130	440	339	205	138	297	305	249	191	205	338

LOUIS HARRIS AND ASSOCIATES

TABLE P-8

IN LAST 10 YEARS....
(SUMMARY)

Q.1A - I'D LIKE TO ASK YOUR VIEWS ON HOW SOME THINGS HAVE CHANGED IN THE LAST 10 YEARS. COMPARED TO 10 YEARS AGO, WOULD YOU SAY THAT...?

	IMPROVED/ BETTER	WORSE	NO CHANGE	NOT SURE
	%	%	%	%
THE COMMITMENT OF COMPANIES TO GIVE CUSTOMERS BETTER QUALITY SERVICE HAS IMPROVED OR GROWN WORSE	58	38	3	1
COMPANIES WHO SELL SERVICES TO PEOPLE HAVE GOTTEN BETTER OR WORSE IN TRYING TO LISTEN TO WHAT THEIR CUSTOMERS REALLY WANT	57	38	3	2
MOST COMPANIES HAVE GOTTEN BETTER OR WORSE AT HANDLING THE COMPLAINTS OF CONSUMERS	54	41	3	1
THE LEVEL OF COMPETENCE AND SKILL OF EMPLOYEES OF SERVICE PROVIDERS WHO HELP YOU WITH YOUR TRANSCATIONS HAS GOTTEN BETTER OR WORSE	50	43	5	2
THE QUALITY OF MOST SERVICES HAS IMPROVED OR GROWN WORSE	50	45	4	1
THE AMOUNT OF PERSONAL ATTENTION YOU GET WHEN DEALING WITH SERVICES PROVIDERS HAS GOTTEN BETTER OR WORSE	43	51	5	1
THE VALUE YOU GET FOR YOUR MONEY ON MOST SERVICES HAS GOTTEN BETTER OR WORSE	36	60	4	1

TABLE P-9

HOW WELL HAS THE FEDERAL GOVERNMENT PROTECTED THE INTERESTS OF CONSUMERS?

Q.18-1 - PLEASE TELL ME, FOR EACH OF THE FOLLOWING, HOW GOOD OR BAD A JOB EACH HAS DONE IN PROTECTING THE INTERESTS OF CONSUMERS -- WHETHER THEY HAVE DONE AN EXCELLENT JOB, A PRETTY GOOD JOB, ONLY A FAIR JOB, OR A POOR JOB -- OR DO YOU KNOW NOTHING ABOUT THEM? ...THE FEDERAL GOVERNMENT....?

		REGION				SEX		RACE			EDUCATION					AGE					
	TOTAL	EAST	MID-WEST	SOUTH	WEST	MALE	FEMALE	WHITE	BLACK	HISPANIC	LESS THAN HIGH SCHOOL	HIGH SCHOOL GRAD	SOME COLLEGE	COLLEGE GRAD	POST GRAD	18-29	30-39	40-49	50-64	65 OVER	YUPPIES
	%	%	%	%	%	%	%	%	%	%	%	%	%	%	%	%	%	%	%	%	%
(BASE : 1255)																					
EXCELLENT	2	1	2	2	2	3	1	2	2	5	3	2	1	1	1	1	2	3	1	4	1
PRETTY GOOD	22	16	24	28	18	24	21	22	21	24	26	20	25	19	21	24	24	19	27	15	25
ONLY FAIR	38	47	37	31	40	41	36	39	32	37	27	42	38	43	47	38	39	44	38	35	39
POOR	19	18	14	21	26	22	17	20	21	15	17	15	27	24	27	15	21	21	19	22	24
NOTHING	17	17	22	17	11	11	23	16	23	17	25	20	8	12	4	23	14	9	14	23	11
NOT SURE	1	-	1	1	2	-	2	1	2	2	2	1	*	-	-	-	*	2	1	1	-
---------POSITIVE	24	18	26	30	20	26	22	24	23	30	29	22	26	21	22	24	26	23	28	19	26
---------NEGATIVE	58	65	51	52	66	63	53	59	53	52	44	57	65	67	74	53	60	66	57	57	63
UNWEIGHTED BASE	1255	305	304	396	250	600	655	1058	114	83	130	440	339	205	138	297	305	249	191	205	338

LOUIS HARRIS AND ASSOCIATES

TABLE P-10

HOW WELL HAS PRIVATE INDUSTRY PROTECTED THE INTERESTS OF CONSUMERS?

Q.18-2 - PLEASE TELL ME, FOR EACH OF THE FOLLOWING, HOW GOOD OR BAD A JOB EACH HAS DONE IN PROTECTING THE INTERESTS OF CONSUMERS -- WHETHER THEY HAVE DONE AN EXCELLENT JOB, A PRETTY GOOD JOB, ONLY A FAIR JOB, OR A POOR JOB -- OR DO YOU KNOW NOTHING ABOUT THEM?
...PRIVATE INDUSTRY....7

		REGION				SEX		RACE			EDUCATION					AGE					
	TOTAL	EAST	MID-WEST	SOUTH	WEST	MALE	FEMALE	WHITE	BLACK	HISPANIC	LESS THAN HIGH SCHOOL	HIGH SCHOOL GRAD	SOME COLLEGE	COLLEGE GRAD	POST GRAD	18-29	30-39	40-49	50-64	65 OVER	YUPPIES
	%	%	%	%	%	%	%	%	%	%	%	%	%	%	%	%	%	%	%	%	%
(BASE : 1255)																					
EXCELLENT	2	3	3	1	2	3	1	2	2	6	2	3	3	2	1	2	1	4	3	2	2
PRETTY GOOD	32	29	29	35	32	33	30	33	27	27	33	28	35	34	32	37	33	24	32	26	38
ONLY FAIR	38	38	41	35	40	40	37	40	30	34	34	40	37	42	41	30	41	48	40	38	35
POOR	11	13	8	12	12	13	10	11	14	6	7	9	15	13	23	8	12	13	14	10	14
NOTHING	15	16	17	15	12	9	21	13	22	25	21	18	9	10	4	23	12	8	11	18	10
NOT SURE	2	1	1	2	1	1	2	1	5	2	4	1	1	-	1	1	1	2	-	5	1
---------POSITIVE	34	32	32	37	34	37	31	35	29	33	34	31	38	36	32	39	34	29	35	28	40
---------NEGATIVE	50	51	50	47	52	53	46	51	43	40	41	49	52	55	63	38	53	61	53	49	49
UNWEIGHTED BASE	1255	305	304	396	250	600	655	1058	114	83	130	440	339	205	138	297	305	249	191	205	338

TABLE P-11

HOW WELL HAS THE BUSH ADMINISTRATION PROTECTED THE INTERESTS OF CONSUMERS?

Q.18-3 - PLEASE TELL ME, FOR EACH OF THE FOLLOWING, HOW GOOD OR BAD A JOB EACH HAS DONE IN PROTECTING THE INTERESTS OF CONSUMERS -- WHETHER THEY HAVE DONE AN EXCELLENT JOB, A PRETTY GOOD JOB, ONLY A FAIR JOB, OR A POOR JOB -- OR DO YOU KNOW NOTHING ABOUT THEM? ...THE BUSH ADMINISTRATION....?

		REGION				SEX		RACE			EDUCATION					AGE					
	TOTAL	EAST	MID-WEST	SOUTH	WEST	MALE	FEMALE	WHITE	BLACK	HISPANIC	LESS THAN HIGH SCHOOL	HIGH SCHOOL GRAD	SOME COLLEGE	COLLEGE GRAD	POST GRAD	18-29	30-39	40-49	50-64	65 OVER	YUPPIES
	%	%	%	%	%	%	%	%	%	%	%	%	%	%	%	%	%	%	%	%	%
(BASE : 1255)																					
EXCELLENT	3	1	3	5	2	4	2	3	3	3	3	3	4	4	1	4	*	3	2	5	4
PRETTY GOOD	24	22	28	24	22	25	23	26	15	17	19	27	28	23	20	21	29	27	26	18	25
ONLY FAIR	39	43	39	37	36	43	35	40	37	29	41	38	35	41	42	35	40	36	41	43	37
POOR	20	21	16	19	24	18	21	18	25	27	21	17	22	19	25	17	18	24	22	24	19
NOTHING	13	12	14	14	12	9	16	11	18	22	15	14	10	12	9	21	14	9	6	8	14
NOT SURE	2	1	1	2	3	1	2	2	1	2	2	2	2	1	3	2	1	2	2	2	2
---------POSITIVE	27	23	31	28	25	29	25	29	19	20	22	29	31	28	21	25	29	29	29	23	28
---------NEGATIVE	59	64	54	56	60	61	56	58	62	56	62	55	57	60	67	52	56	60	63	67	56
UNWEIGHTED BASE	1255	305	304	396	250	600	655	1058	114	83	130	440	339	205	138	297	305	249	191	205	338

LOUIS HARRIS AND ASSOCIATES

TABLE P-12

HOW WELL HAS THE CONGRESS PROTECTED THE INTERESTS OF CONSUMERS?

Q.18-4 - PLEASE TELL ME, FOR EACH OF THE FOLLOWING, HOW GOOD OR BAD A JOB EACH HAS DONE IN PROTECTING THE INTERESTS OF CONSUMERS -- WHETHER THEY HAVE DONE AN EXCELLENT JOB, A PRETTY GOOD JOB, ONLY A FAIR JOB, OR A POOR JOB -- OR DO YOU KNOW NOTHING ABOUT THEM?
..THE CONGRESS....?

		REGION				SEX		RACE			EDUCATION					AGE					
	TOTAL	EAST	MID-WEST	SOUTH	WEST	MALE	FEMALE	WHITE	BLACK	HISPANIC	LESS THAN HIGH SCHOOL	HIGH SCHOOL GRAD	SOME COLLEGE	COLLEGE GRAD	POST GRAD	18-29	30-39	40-49	50-64	65 OVER	YUPPIES
	%	%	%	%	%	%	%	%	%	%	%	%	%	%	%	%	%	%	%	%	%
(BASE : 1254)																					
EXCELLENT	2	1	2	3	2	2	2	1	4	8	4	2	1	1	1	2	1	3	1	3	*
PRETTY GOOD	18	17	18	18	20	18	18	18	17	21	15	21	18	16	16	22	16	16	22	13	21
ONLY FAIR	39	42	41	38	37	41	38	41	38	23	42	37	36	48	38	36	42	40	39	41	43
POOR	25	22	23	26	32	31	20	26	21	27	19	23	33	27	39	16	26	21	33	29	24
NOTHING	14	17	16	15	8	7	21	13	19	19	19	16	11	8	6	22	15	12	5	13	12
NOT SURE	1	1	*	*	2	*	1	1	1	2	1	1	*	1	-	1	-	1	1	1	1
---------POSITIVE	20	18	20	21	21	20	20	19	21	29	19	23	19	17	17	24	17	18	23	16	21
---------NEGATIVE	65	64	63	64	69	72	58	67	59	49	61	60	69	75	77	52	68	69	71	70	67
UNWEIGHTED BASE	1254	305	303	396	250	600	654	1057	114	83	130	439	339	205	138	297	305	249	190	205	338

TABLE P-13

HOW WELL HAS...PROTECTED THE INTERESTS OF CONSUMERS?
(SUMMARY)

Q.1B - PLEASE TELL ME, FOR EACH OF THE FOLLOWING, HOW GOOD OR BAD A JOB EACH HAS DONE IN PROTECTING THE INTERESTS OF CONSUMERS -- WHETHER THEY HAVE DONE AN EXCELLENT JOB, A PRETTY GOOD JOB, ONLY A FAIR JOB, OR A POOR JOB -- OR DO YOU KNOW NOTHING ABOUT THEM?

	EXCELLENT	PRETTY GOOD	ONLY FAIR	POOR	NOT SURE	POSITIVE	NEGATIVE
	%	%	%	%	%	%	%
THE BUSH ADMINISTRATION	3	24	39	20	13	27	59
PRIVATE INDUSTRY	2	32	38	11	15	34	50
THE CONGRESS	2	18	39	25	14	20	65
THE FEDERAL GOVERNMENT	2	22	38	19	17	24	58

LOUIS HARRIS AND ASSOCIATES

TABLE P-14

DOES QUALITY SERVICE CAUSE YOU TO GO BACK TO THE SAME COMPANY?

Q.2A-1 - NOW TELL ME, WHEN YOU RECEIVE FIRST RATE QUALITY SERVICE FROM A COMPANY WHEN YOU BUY THEIR SERVICE, HOW MUCH DOES THAT COUNT IN MAKING YOU FEEL THAT ...YOU SHOULD GO BACK AND USE THAT COMPANY'S SERVICE AGAIN.... -- A GREAT DEAL, QUITE A LOT, NOT MUCH, OR HARDLY AT ALL?

		REGION				SEX		RACE			EDUCATION					AGE					
	TOTAL	EAST	MID-WEST	SOUTH	WEST	MALE	FEMALE	WHITE	BLACK	HISPANIC	LESS THAN HIGH SCHOOL	HIGH SCHOOL GRAD	SOME COLLEGE	COLLEGE GRAD	POST GRAD	18-29	30-39	40-49	50-64	65 OVER	YUPPIES
	%	%	%	%	%	%	%	%	%	%	%	%	%	%	%	%	%	%	%	%	%
(BASE : 1255)																					
GREAT DEAL	75	79	72	74	75	73	76	77	73	53	61	75	86	80	82	75	78	78	74	68	83
QUITE A LOT	18	17	21	17	16	19	17	17	18	25	23	19	11	16	17	19	19	16	17	18	16
NOT MUCH	4	2	5	5	4	4	5	3	7	9	9	4	1	4	-	5	2	3	4	7	1
HARDLY AT ALL	2	2	1	3	4	3	2	2	2	10	5	2	1	-	1	1	1	3	5	3	-
NOT SURE	1	*	1	1	1	1	1	1	-	3	3	*	-	1	-	-	*	-	-	4	*
UNWEIGHTED BASE	1255	305	304	396	250	600	655	1058	114	83	130	440	339	205	138	297	305	249	191	205	338

TABLE P-15

DOES QUALITY SERVICE CAUSE YOU TO BUY OTHER SERVICES FROM THAT COMPANY?

Q.2A-2 - NOW TELL ME, WHEN YOU RECEIVE FIRST RATE QUALITY SERVICE FROM A COMPANY WHEN YOU BUY THEIR SERVICE, HOW MUCH DOES THAT COUNT IN MAKING YOU FEEL THAT ...YOU SHOULD BUY OTHER SERVICES AND PRODUCTS THAT THAT COMPANY IS OFFERING.... -- A GREAT DEAL, QUITE A LOT, NOT MUCH, OR HARDLY AT ALL?

		REGION				SEX		RACE			EDUCATION					AGE					
	TOTAL	EAST	MID-WEST	SOUTH	WEST	MALE	FEMALE	WHITE	BLACK	HISPANIC	LESS THAN HIGH SCHOOL	HIGH SCHOOL GRAD	SOME COLLEGE	COLLEGE GRAD	POST GRAD	18-29	30-39	40-49	50-64	65 OVER	YUPPIES
	%	%	%	%	%	%	%	%	%	%	%	%	%	%	%	%	%	%	%	%	%
(BASE : 1255)																					
GREAT DEAL	61	62	59	60	62	61	61	62	59	53	56	61	65	61	67	58	54	64	63	55	60
QUITE A LOT	27	28	29	25	27	27	27	27	23	31	22	29	26	31	29	29	29	28	26	22	32
NOT MUCH	7	4	6	8	8	7	7	6	8	9	10	7	5	7	3	10	5	6	4	7	6
HARDLY AT ALL	4	4	5	5	3	4	4	4	9	3	9	3	3	2	1	3	2	2	6	10	2
NOT SURE	1	1	1	1	*	2	*	1	-	3	3	*	*	*	1	-	*	-	-	5	*
UNWEIGHTED BASE	1255	305	304	396	250	600	655	1058	114	83	130	440	339	205	138	297	305	249	191	205	338

LOUIS HARRIS AND ASSOCIATES

TABLE P-16

DOES QUALITY SERVICE....?
(SUMMARY)

Q.2A - NOW TELL ME, WHEN YOU RECEIVE FIRST RATE QUALITY SERVICE FROM A COMPANY WHEN YOU BUY THEIR SERVICE, HOW MUCH DOES THAT COUNT IN MAKING YOU FEEL THAT... -- A GREAT DEAL, QUITE A LOT, NOT MUCH, OR HARDLY AT ALL?

	GREAT DEAL	QUITE A LOT	NOT MUCH	HARDLY AT ALL	NOT SURE
	%	%	%	%	%
YOU SHOULD GO BACK AND USE THAT COMPANY'S SERVICE AGAIN	75	18	4	2	1
YOU SHOULD BUY OTHER SERVICES AND PRODUCTS THAT THAT COMPANY IS OFFERING	61	27	7	4	1

TABLE P-17

WILL AMERICAN COMPANIES' DELIVERY OF QUALITY SERVICE HELP THIS COUNTRY COMPETE GLOBALLY IN THE 1990S?

Q.2B - HOW MUCH DO YOU THINK THAT THE ABILITY OF AMERICAN COMPANIES TO DELIVER OR QUALITY SERVICE WILL MAKE A DIFFERENCE IN THIS COUNTRY BEING ABLE TO COMPETE GLOBALLY IN THE 1990S -- A GREAT DEAL, QUITE A LOT, NOT MUCH, OR HARDLY AT ALL?

		REGION				SEX		RACE			EDUCATION					AGE					
	TOTAL	EAST	MID-WEST	SOUTH	WEST	MALE	FEMALE	WHITE	BLACK	HISPANIC	LESS THAN HIGH SCHOOL	HIGH SCHOOL GRAD	SOME COLLEGE	COLLEGE GRAD	POST GRAD	18-29	30-39	40-49	50-64	65 OVER	YUPPIES
	%	%	%	%	%	%	%	%	%	%	%	%	%	%	%	%	%	%	%	%	%
(BASE : 1255)																					
A GREAT DEAL	64	64	64	67	58	69	59	65	56	60	56	62	72	70	69	57	75	69	63	57	70
QUITE A LOT	26	27	28	23	29	22	30	26	26	28	27	29	23	24	24	33	22	22	27	24	25
NOT MUCH	6	5	6	5	10	6	7	6	8	11	10	7	3	4	5	7	2	5	7	10	4
HARDLY AT ALL	2	3	2	2	3	2	3	2	8	1	4	2	1	*	1	1	1	3	3	4	1
NOT SURE	1	1	*	3	*	1	2	1	3	-	3	1	1	2	-	1	1	1	-	5	1
UNWEIGHTED BASE	1255	305	304	396	250	600	655	1058	114	83	130	440	339	205	138	297	305	249	191	205	338

LOUIS HARRIS AND ASSOCIATES

TABLE P-18

IS INDUSTRY RESPONSIVE TO CUSTOMER COMPLAINTS?

Q.3A-1 - NOW, HOW WOU'D YOU RATE INDUSTRY GENERALLY ON ...BEING RESPONSIVE TO CUSTOMER COMPLAINTS.... -- EXCELLENT, PRETTY GOOD, ONLY FAIR, OR POOR?

		REGION				SEX		RACE			EDUCATION					AGE					
	TOTAL	EAST	MID-WEST	SOUTH	WEST	MALE	FEMALE	WHITE	BLACK	HISPANIC	LESS THAN HIGH SCHOOL	HIGH SCHOOL GRAD	SOME COLLEGE	COLLEGE GRAD	POST GRAD	18-29	30-39	40-49	50-64	65 OVER	YUPPIES
	%	%	%	%	%	%	%	%	%	%	%	%	%	%	%	%	%	%	%	%	%
(BASE : 1255)																					
EXCELLENT	6	5	6	8	2	6	5	5	5	10	9	6	3	3	2	5	4	4	8	8	3
PRETTY GOOD	45	45	44	48	42	44	46	45	52	40	45	45	45	49	41	50	47	41	47	37	49
ONLY FAIR	41	41	41	37	46	40	42	42	32	42	38	41	41	40	51	40	42	46	36	42	42
POOR	8	8	8	6	9	9	6	7	11	7	7	7	10	8	6	5	7	9	9	11	7
NOT SURE	*	*	*	1	1	*	1	1	-	-	1	1	*	*	-	-	-	*	-	2	-
---------POSITIVE	51	50	50	56	44	50	52	50	57	51	54	51	49	52	44	55	51	45	55	45	52
---------NEGATIVE	49	49	49	43	55	50	48	49	43	49	45	48	51	48	56	45	49	55	45	53	48
UNWEIGHTED BASE	1255	305	304	396	250	600	655	1058	114	83	130	440	339	205	138	297	305	249	191	205	338

TABLE P-19

DOES INDUSTRY ANTICIPATE CUSTOMER SERVICE NEEDS?

Q.3A-2 - NOW, HOW WOULD YOU RATE INDUSTRY GENERALLY ON ...ANTICIPATING CUSTOMER SERVICE NEEDS.... -- EXCELLENT, PRETTY GOOD, ONLY FAIR, OR POOR?

		REGION				SEX		RACE			EDUCATION					AGE					
	TOTAL	EAST	MID-WEST	SOUTH	WEST	MALE	FEMALE	WHITE	BLACK	HISPANIC	LESS THAN HIGH SCHOOL	HIGH SCHOOL GRAD	SOME COLLEGE	COLLEGE GRAD	POST GRAD	18-29	30-39	40-49	50-64	65 OVER	YUPPIES
	%	%	%	%	%	%	%	%	%	%	%	%	%	%	%	%	%	%	%	%	%
(BASE : 1255)																					
EXCELLENT	6	4	6	9	3	7	5	6	7	6	10	6	4	4	1	7	2	5	8	7	3
PRETTY GOOD	43	44	46	45	39	41	45	43	47	47	44	45	43	39	41	48	50	37	41	37	46
ONLY FAIR	44	45	43	39	50	44	43	44	40	41	37	45	45	48	46	42	39	51	43	45	42
POOR	6	7	4	6	8	7	5	6	5	6	6	4	9	7	11	3	8	6	8	7	8
NOT SURE	1	1	*	2	*	1	1	1	-	-	2	*	-	1	*	-	*	1	-	4	*
---------POSITIVE	49	48	52	54	42	48	50	48	54	53	54	51	47	43	42	55	52	42	49	44	49
---------NEGATIVE	50	51	48	45	58	51	49	51	46	47	44	49	53	55	57	45	47	57	51	52	50
UNWEIGHTED BASE	1255	305	304	396	250	600	655	1058	114	83	130	440	339	205	138	297	305	249	191	205	338

LOUIS HARRIS AND ASSOCIATES

TABLE P-20

IS INDUSTRY UNIQUE IN SETTING QUALITY STANDARDS?

Q.3A-3 - NOW, HOW WOULD YOU RATE INDUSTRY GENERALLY ON ...BEING UNIQUE IN SETTING QUALITY STANDARDS.... -- EXCELLENT, PRETTY GOOD, ONLY FAIR, OR POOR?

		REGION				SEX		RACE			EDUCATION					AGE					
	TOTAL	EAST	MID-WEST	SOUTH	WEST	MALE	FEMALE	WHITE	BLACK	HISPANIC	LESS THAN HIGH SCHOOL	HIGH SCHOOL GRAD	SOME COLLEGE	COLLEGE GRAD	POST GRAD	18-29	30-39	40-49	50-64	65 OVER	YUPPIES
	%	%	%	%	%	%	%	%	%	%	%	%	%	%	%	%	%	%	%	%	%
(BASE : 1253)																					
EXCELLENT	7	7	7	8	4	8	6	6	12	11	11	7	4	4	2	8	6	5	4	10	5
PRETTY GOOD	42	40	43	48	37	41	44	42	48	37	47	48	37	34	24	52	38	31	49	37	37
ONLY FAIR	40	43	41	36	43	41	40	41	35	36	33	37	46	51	51	35	43	49	38	39	47
POOR	10	10	9	7	15	10	9	10	6	16	7	8	11	11	23	5	13	15	9	10	11
NOT SURE	1	*	*	2	1	*	1	1	-	1	2	1	1	-	1	-	*	-	-	4	*
--------POSITIVE	49	47	50	56	41	49	50	48	60	48	59	54	42	38	26	60	44	36	53	47	42
---------NEGATIVE	50	53	50	43	58	51	49	51	40	52	40	45	57	62	73	40	56	64	47	49	58
UNWEIGHTED BASE	1254	305	304	395	250	600	654	1057	114	83	129	440	339	205	138	297	305	249	190	205	338

TABLE P-21

RATING INDUSTRY GENERALLY ON....
(SUMMARY)

Q.3A - NOW, HOW WOULD YOU RATE INDUSTRY GENERALLY ON...-- EXCELLENT, PRETTY GOOD, ONLY FAIR, OR POOR?

	EXCELLENT	PRETTY GOOD	ONLY FAIR	POOR	NOT SURE	POSITIVE	NEGATIVE
	%	%	%	%	%	%	%
BEING UNIQUE IN SETTING QUALITY STANDARDS	7	42	40	10	1	49	50
ANTICIPATING CUSTOMER SERVICE NEEDS	6	43	44	6	1	49	50
BEING RESPONSIVE TO CUSTOMER COMPLAINTS	6	45	41	8	*	51	49

LOUIS HARRIS AND ASSOCIATES

TABLE P-22

HOW RESPONSIVE ARE HEALTH CARE PROVIDERS TO CUSTOMER COMPLAINTS?

Q.38-1 - NOW, JUST ON BEING RESPONSIVE TO CUSTOMER COMPLAINTS, HOW WOULD YOU RATE ...HEALTH CARE PROVIDERS.... -- EXCELLENT, PRETTY GOOD, ONLY FAIR, OR POOR?

		REGION				SEX		RACE			EDUCATION					AGE					
	TOTAL	EAST	MID-WEST	SOUTH	WEST	MALE	FEMALE	WHITE	BLACK	HISPANIC	LESS THAN HIGH SCHOOL	HIGH SCHOOL GRAD	SOME COLLEGE	COLLEGE GRAD	POST GRAD	18-29	30-39	40-49	50-64	65 OVER	YUPPIES
	%	%	%	%	%	%	%	%	%	%	%	%	%	%	%	%	%	%	%	%	%
(BASE : 1253)																					
EXCELLENT	8	11	4	9	9	7	10	7	16	11	9	9	8	7	7	10	8	4	4	15	7
PRETTY GOOD	36	36	37	37	32	34	38	36	40	26	34	36	38	35	36	43	39	27	33	31	42
ONLY FAIR	36	38	36	35	36	37	35	36	35	37	38	34	34	37	42	33	35	45	34	36	34
POOR	17	14	19	16	21	19	16	18	8	21	15	20	19	16	14	13	16	24	25	14	15
NOT SURE	2	1	3	2	2	3	2	2	1	4	4	1	1	5	1	1	2	1	4	3	2
---------POSITIVE	44	47	42	46	41	41	47	43	56	37	43	45	46	42	43	53	47	31	37	47	49
---------NEGATIVE	54	52	56	51	57	56	51	55	44	59	53	54	53	53	56	45	51	68	59	50	49
UNWEIGHTED BASE	1252	303	304	396	249	598	654	1055	114	83	130	439	337	205	138	296	305	248	191	204	337

TABLE P-23

HOW RESPONSIVE ARE BANKS TO CUSTOMER COMPLAINTS?

Q.38-2 - NOW, JUST ON BEING RESPONSIVE TO CUSTOMER COMPLAINTS, HOW WOULD YOU RATE ...BANKS.... -- EXCELLENT, PRETTY GOOD, ONLY FAIR, OR POOR?

		REGION				SEX		RACE			EDUCATION					AGE					
	TOTAL	EAST	MID-WEST	SOUTH	WEST	MALE	FEMALE	WHITE	BLACK	HISPANIC	LESS THAN HIGH SCHOOL	HIGH SCHOOL GRAD	SOME COLLEGE	COLLEGE GRAD	POST GRAD	18-29	30-39	40-49	50-64	65 OVER	YUPPIES
	%	%	%	%	%	%	%	%	%	%	%	%	%	%	%	%	%	%	%	%	%
(BASE : 1253)																					
EXCELLENT	12	13	12	12	10	12	12	11	17	12	14	12	11	8	11	14	8	7	11	18	8
PRETTY GOOD	46	41	50	49	42	41	50	47	42	43	42	49	47	48	34	44	48	43	48	45	48
ONLY FAIR	31	32	29	28	35	33	28	31	31	28	32	28	30	32	39	33	29	34	30	27	32
POOR	11	14	8	10	13	14	9	11	10	15	10	10	12	12	14	9	14	16	10	8	13
NOT SURE	1	*	1	*	1	1	1	1	1	1	1	*	*	-	1	*	*	*	*	2	-
---------POSITIVE	58	54	62	62	52	53	62	58	58	55	56	61	58	56	45	59	57	50	60	63	55
---------NEGATIVE	42	46	37	38	48	46	37	41	41	44	43	38	42	44	54	41	43	50	40	35	45
UNWEIGHTED BASE	1253	305	303	395	250	598	655	1057	113	83	130	439	338	205	138	296	305	248	191	205	337

LOUIS HARRIS AND ASSOCIATES

TABLE P-24

HOW RESPONSIVE ARE INSURANCE COMPANIES TO CUSTOMER COMPLAINTS?

Q.38-3 - NOW, JUST ON BEING RESPONSIVE TO CUSTOMER COMPLAINTS, HOW WOULD YOU RATE ...INSURANCE COMPANIES.... -- EXCELLENT, PRETTY GOOD, ONLY FAIR, OR POOR?

		REGION				SEX		RACE			EDUCATION					AGE					
	TOTAL	EAST	MID-WEST	SOUTH	WEST	MALE	FEMALE	WHITE	BLACK	HISPANIC	LESS THAN HIGH SCHOOL	HIGH SCHOOL GRAD	SOME COLLEGE	COLLEGE GRAD	POST GRAD	18-29	30-39	40-49	50-64	65 OVER	YUPPIES
	%	%	%	%	%	%	%	%	%	%	%	%	%	%	%	%	%	%	%	%	%
(BASE : 1254)																					
EXCELLENT	7	6	7	9	7	6	8	7	7	8	8	8	6	5	7	6	5	6	7	13	5
PRETTY GOOD	31	30	40	31	21	25	36	31	31	34	29	33	30	31	29	30	29	26	32	39	30
ONLY FAIR	37	36	36	34	41	38	35	37	39	32	37	35	37	42	38	41	36	32	37	33	41
POOR	24	25	17	25	30	29	19	24	21	24	23	24	27	22	26	22	29	34	23	12	25
NOT SURE	1	2	*	1	1	1	1	1	2	2	3	1	1	-	1	1	*	1	1	3	-
---------POSITIVE	38	37	47	40	28	31	45	38	39	42	37	41	36	36	36	36	34	32	39	52	34
---------NEGATIVE	60	61	53	59	71	67	54	61	59	56	60	58	64	64	64	63	65	66	60	46	66
UNWEIGHTED BASE	1254	305	304	396	249	599	655	1057	114	83	130	440	339	205	137	297	305	249	190	205	338

TABLE P-25

HOW RESPONSIVE ARE OTHER FINANCIAL INSTITUTIONS TO CUSTOMER COMPLAINTS?

Q.38-4 - NOW, JUST ON BEING RESPONSIVE TO CUSTOMER COMPLAINTS, HOW WOULD YOU RATE ...OTHER FINANCIAL INSTITUTIONS (BROKERS FIRMS, FINANCIAL PLANNERS).... -- EXCELLENT, PRETTY GOOD, ONLY FAIR, OR POOR?

		REGION				SEX		RACE			EDUCATION					AGE					
	TOTAL	EAST	MID-WEST	SOUTH	WEST	MALE	FEMALE	WHITE	BLACK	HISPANIC	LESS THAN HIGH SCHOOL	HIGH SCHOOL GRAD	SOME COLLEGE	COLLEGE GRAD	POST GRAD	18-29	30-39	40-49	50-64	65 OVER	YUPPIES
	%	%	%	%	%	%	%	%	%	%	%	%	%	%	%	%	%	%	%	%	%
(BASE : 1255)																					
EXCELLENT	5	5	5	5	6	5	5	5	5	7	3	6	3	7	6	7	5	3	4	5	5
PRETTY GOOD	36	34	40	37	35	32	41	37	36	26	33	36	40	41	38	41	34	33	39	33	41
ONLY FAIR	38	38	32	41	40	41	35	37	40	47	42	38	37	35	30	39	37	42	36	36	34
POOR	8	10	6	9	6	11	5	7	14	9	11	7	8	7	11	6	10	10	8	6	7
NOT SURE	12	13	18	8	13	11	14	14	5	11	11	13	13	11	16	7	14	11	13	20	13
---------POSITIVE	42	39	45	42	41	37	46	42	41	33	36	43	43	47	44	48	39	37	43	38	46
---------NEGATIVE	46	49	38	50	46	52	40	44	54	56	53	44	44	42	41	45	47	52	44	42	41
UNWEIGHTED BASE	1255	305	304	396	250	600	655	1058	114	83	130	440	339	205	138	297	305	249	191	205	338

LOUIS HARRIS AND ASSOCIATES

TABLE P-26

HOW RESPONSIVE ARE UTILITIES TO CUSTOMER COMPLAINTS?

Q.3B-5 - NOW, JUST ON BEING RESPONSIVE TO CUSTOMER COMPLAINTS, HOW WOULD YOU RATE ...UTITLITES.... -- EXCELLENT, PRETTY GOOD, ONLY FAIR, OR POOR?

		REGION				SEX		RACE			EDUCATION					AGE					
	TOTAL	EAST	MID-WEST	SOUTH	WEST	MALE	FEMALE	WHITE	BLACK	HISPANIC	LESS THAN HIGH SCHOOL	HIGH SCHOOL GRAD	SOME COLLEGE	COLLEGE GRAD	POST GRAD	18-29	30-39	40-49	50-64	65 OVER	YUPPIES
	%	%	%	%	%	%	%	%	%	%	%	%	%	%	%	%	%	%	%	%	%
(BASE : 1254)																					
EXCELLENT	11	12	10	11	8	9	12	10	17	7	[illegible]	12	8	9	10	8	8	7	15	16	8
PRETTY GOOD	42	35	44	39	50	40	43	42	41	36	37	43	46	43	39	43	40	34	45	45	43
ONLY FAIR	34	41	30	33	33	34	34	34	26	45	37	33	31	33	39	33	35	38	31	29	35
POOR	13	12	15	16	8	16	10	13	16	9	15	12	14	15	12	13	16	21	8	8	13
NOT SURE	1	-	1	1	1	1	*	*	-	2	1	1	1	*	-	*	*	-	1	2	*
---------POSITIVE	52	47	55	50	58	49	55	52	57	44	47	55	54	51	49	51	48	41	60	61	51
---------NEGATIVE	47	53	45	49	41	50	45	47	43	54	52	45	45	48	51	48	51	59	39	37	49
UNWEIGHTED BASE	1254	305	303	398	250	599	655	1057	114	83	130	439	339	205	138	297	305	249	190	205	338

TABLE P-27

HOW RESPONSIVE ARE RETAILERS TO CUSTOMER COMPLAINTS?

Q.3B-6 - NOW, JUST ON BEING RESPONSIVE TO CUSTOMER COMPLAINTS, HOW WOULD YOU RATE ...RETAILERS (SUPERMARKETS AND DEPARTMENT STORES).... -- EXCELLENT, PRETTY GOOD, ONLY FAIR, OR POOR?

		REGION				SEX		RACE			EDUCATION					AGE					
	TOTAL	EAST	MID-WEST	SOUTH	WEST	MALE	FEMALE	WHITE	BLACK	HISPANIC	LESS THAN HIGH SCHOOL	HIGH SCHOOL GRAD	SOME COLLEGE	COLLEGE GRAD	POST GRAD	18-29	30-39	40-49	50-64	65 OVER	YUPPIES
	%	%	%	%	%	%	%	%	%	%	%	%	%	%	%	%	%	%	%	%	%
(BASE : 1255)																					
EXCELLENT	10	8	10	11	11	9	11	9	17	8	11	10	9	8	9	10	8	6	10	18	9
PRETTY GOOD	56	54	62	52	56	57	54	58	36	54	52	55	59	59	59	56	58	57	57	49	61
ONLY FAIR	28	34	23	27	26	28	28	27	30	30	27	28	27	28	27	28	29	23	29	24	25
POOR	6	4	5	8	6	5	7	4	16	9	7	7	5	5	5	6	6	8	4	7	4
NOT SURE	1	*	-	1	1	1	*	1	-	-	3	*	-	-	-	-	-	-	2	2	-
---------POSITIVE	66	61	72	63	67	66	65	67	54	61	63	65	68	67	68	66	65	63	66	67	70
---------NEGATIVE	34	38	28	35	32	33	34	32	46	39	34	35	32	33	32	34	35	37	32	31	30
UNWEIGHTED BASE	1255	305	304	396	250	600	655	1058	114	83	130	440	339	205	138	297	305	249	191	205	338

LOUIS HARRIS AND ASSOCIATES

TABLE P-28

HOW RESPONSIVE ARE LEISURE/ENTERTAINMENT/HOSPITALITY COMPANIES TO CUSTOMER COMPLAINTS?

Q.38-7 - NOW, JUST ON BEING RESPONSIVE TO CUSTOMER COMPLAINTS, HOW WOULD YOU RATE ...LEISURE/ENTERTAINMENT/HOSPITALITY COMPANIES.... -- EXCELLENT, PRETTY GOOD, ONLY FAIR, OR POOR?

		REGION				SEX		RACE			EDUCATION					AGE					
	TOTAL	EAST	MID-WEST	SOUTH	WEST	MALE	FEMALE	WHITE	BLACK	HISPANIC	LESS THAN HIGH SCHOOL	HIGH SCHOOL GRAD	SOME COLLEGE	COLLEGE GRAD	POST GRAD	18-29	30-39	40-49	50-64	65 OVER	YUPPIES
	%	%	%	%	%	%	%	%	%	%	%	%	%	%	%	%	%	%	%	%	%
(BASE : 1255)																					
EXCELLENT	11	12	11	9	13	13	9	11	12	12	11	9	13	12	13	13	12	8	9	10	16
PRETTY GOOD	51	50	52	50	53	52	50	53	38	45	41	53	58	50	52	57	54	54	51	34	58
ONLY FAIR	29	29	28	32	25	27	30	27	37	36	36	29	20	30	27	24	28	29	31	36	20
POOR	4	4	4	4	6	3	5	4	7	6	6	4	5	3	4	5	3	5	2	7	4
NOT SURE	5	4	5	5	4	4	5	5	7	2	6	5	4	4	4	1	2	4	8	12	2
---------POSITIVE	62	63	63	59	65	65	59	64	49	56	52	62	72	63	65	71	66	62	60	44	74
---------NEGATIVE	33	33	32	36	31	31	36	31	44	42	41	33	25	33	31	29	31	34	32	43	24
UNWEIGHTED BASE	1255	305	304	396	250	600	655	1058	114	83	130	440	339	205	138	297	305	249	191	205	338

TABLE P-29

HOW RESPONSIVE ARE TELECOMMUNICATIONS COMPANIES TO CUSTOMER COMPLAINTS?

Q.38-8 - NOW, JUST ON BEING RESPONSIVE TO CUSTOMER COMPLAINTS, HOW WOULD YOU RATE ...TELECOMMUNICATIONS COMPANIES.... -- EXCELLENT, PRETTY GOOD, ONLY FAIR, OR POOR?

		REGION				SEX		RACE			EDUCATION					AGE					
	TOTAL	EAST	MID-WEST	SOUTH	WEST	MALE	FEMALE	WHITE	BLACK	HISPANIC	LESS THAN HIGH SCHOOL	HIGH SCHOOL GRAD	SOME COLLEGE	COLLEGE GRAD	POST GRAD	18-29	30-39	40-49	50-64	65 OVER	YUPPIES
	%	%	%	%	%	%	%	%	%	%	%	%	%	%	%	%	%	%	%	%	%
(BASE : 1255)																					
EXCELLENT	11	12	8	13	8	11	10	10	14	14	11	10	13	10	7	10	9	9	10	17	11
PRETTY GOOD	46	43	45	49	47	45	47	46	52	36	42	46	51	46	45	49	48	47	46	38	49
ONLY FAIR	32	35	34	29	30	33	31	32	28	38	34	32	27	37	31	33	32	30	35	30	33
POOR	9	8	9	7	12	8	9	9	5	8	9	8	8	6	15	7	9	12	6	10	7
NOT SURE	3	2	4	3	3	3	3	3	*	3	5	3	1	1	2	2	1	2	4	6	1
---------POSITIVE	57	55	53	62	55	56	58	56	67	50	53	56	64	56	51	59	57	56	55	55	60
---------NEGATIVE	40	43	43	35	42	42	40	41	33	47	42	41	35	43	47	40	41	42	40	39	40
UNWEIGHTED BASE	1255	305	304	396	250	600	655	1058	114	83	130	440	339	205	138	297	305	249	191	205	338

LOUIS HARRIS AND ASSOCIATES

TABLE P-30

HOW RESPONSIVE ARE....TO CUSTOMER COMPLAINTS?
(SUMMARY)

Q.38 - NOW, JUST ON BEING RESPONSIVE TO CUSTOMER COMPLAINTS, HOW WOULD YOU RATE ...-- EXCELLENT, PRETTY GOOD, ONLY FAIR, OR POOR?

	EXCELLENT	PRETTY GOOD	ONLY FAIR	POOR	NOT SURE	POSITIVE	NEGATIVE
	%	%	%	%	%	%	%
BANKS	12	46	30	11	1	58	42
LEISURE/ENTERTAINMENT/HOSPITALITY COMPANIES	11	51	29	4	5	62	33
TELECOMMUNICATIONS COMPANIES	11	46	32	9	3	57	40
UTITLITIES	10	42	34	13	1	52	47
RETAILERS (SUPERMARKETS AND DEPARTMENT STORES)	10	56	28	6	1	66	34
HEALTH CARE PROVIDERS	8	36	36	17	2	44	54
INSURANCE COMPANIES	7	31	37	24	1	38	60
OTHER FINANCIAL INSTITUTIONS (BROKERS FIRMS, FINANCIAL PLANNERS)	5	36	38	8	12	42	46

TABLE P-31

HOW ARE HEALTH CARE PROVIDERS AT ANTICIPATING CUSTOMER SERVICE NEEDS?

Q.3C-1 - ON ANTICIPATING CUSTOMER SERVICE NEED, HOW WOULD YOU RATE ...HEALTH CARE PROVIDERS.... -- EXCELLENT, PRETTY GOOD, ONLY FAIR, OR POOR?

		REGION				SEX		RACE			EDUCATION					AGE					
	TOTAL	EAST	MID-WEST	SOUTH	WEST	MALE	FEMALE	WHITE	BLACK	HISPANIC	LESS THAN HIGH SCHOOL	HIGH SCHOOL GRAD	SOME COLLEGE	COLLEGE GRAD	POST GRAD	18-29	30-39	40-49	50-64	65 OVER	YUPPIES
	%	%	%	%	%	%	%	%	%	%	%	%	%	%	%	%	%	%	%	%	%
(BASE : 1255)																					
EXCELLENT	8	8	6	9	7	6	9	7	7	18	12	7	7	3	6	11	4	4	5	14	5
PRETTY GOOD	41	43	41	43	36	38	44	41	43	34	41	40	40	45	38	47	45	30	36	42	47
ONLY FAIR	37	36	40	34	38	40	34	37	38	32	37	38	37	35	36	33	35	47	36	36	33
POOR	14	13	12	13	17	15	12	14	12	16	10	14	15	15	18	9	15	19	22	5	14
NOT SURE	1	1	1	*	2	1	1	1	1	-	1	1	*	2	2	*	1	*	1	2	1
---------POSITIVE	49	51	47	52	43	44	53	48	50	52	53	47	48	48	43	58	49	34	41	56	52
---------NEGATIVE	50	48	52	47	55	55	46	51	50	48	46	52	52	50	54	42	50	66	58	42	46
UNWEIGHTED BASE	1255	305	304	396	250	600	655	1058	114	83	130	440	339	205	138	297	305	249	191	205	338

LOUIS HARRIS AND ASSOCIATES

TABLE P-32

HOW ARE BANKS AT ANTICIPATING CUSTOMER SERVICE NEEDS?

Q.3C-2 - ON ANTICIPATING CUSTOMER SERVICE NEED, HOW WOULD YOU RATE ...BANKS.... -- EXCELLENT, PRETTY GOOD, ONLY FAIR, OR POOR?

		REGION				SEX		RACE			EDUCATION					AGE					
	TOTAL	EAST	MID-WEST	SOUTH	WEST	MALE	FEMALE	WHITE	BLACK	HISPANIC	LESS THAN HIGH SCHOOL	HIGH SCHOOL GRAD	SOME COLLEGE	COLLEGE GRAD	POST GRAD	18-29	30-39	40-49	50-64	65 OVER	YUPPIES
	%	%	%	%	%	%	%	%	%	%	%	%	%	%	%	%	%	%	%	%	%
(BASE : 1255)																					
EXCELLENT	10	11	10	9	10	9	11	9	13	14	11	11	8	6	9	11	7	10	11	11	7
PRETTY GOOD	46	42	50	47	42	43	48	47	38	36	42	47	48	46	45	48	48	35	47	48	48
ONLY FAIR	35	37	31	36	35	36	33	34	36	44	36	34	34	37	34	35	33	41	35	30	36
POOR	9	10	8	7	12	12	7	9	12	6	11	7	10	11	11	6	12	14	7	8	9
NOT SURE	1	*	*	1	1	*	1	1	-	-	1	*	*	-	1	-	-	-	*	3	-
---------POSITIVE	56	52	61	57	52	52	59	57	51	50	52	58	56	52	54	59	55	45	58	59	55
---------NEGATIVE	44	47	39	43	47	48	40	43	49	50	47	41	43	48	45	41	45	55	42	38	45
UNWEIGHTED BASE	1255	305	304	396	250	600	655	1058	114	83	130	440	339	205	138	297	305	249	191	205	338

TABLE P-33

HOW ARE INSURANCE COMPANIES AT ANTICIPATING CUSTOMER SERVICE NEEDS?

Q.3C-3 - ON ANTICIPATING CUSTOMER SERVICE NEED, HOW WOULD YOU RATE ...INSURANCE COMPANIES.... -- EXCELLENT, PRETTY GOOD, ONLY FAIR, OR POOR?

		REGION				SEX		RACE			EDUCATION					AGE					
	TOTAL	EAST	MIDWEST	SOUTH	WEST	MALE	FEMALE	WHITE	BLACK	HISPANIC	LESS THAN HIGH SCHOOL	HIGH SCHOOL GRAD	SOME COLLEGE	COLLEGE GRAD	POST GRAD	18-29	30-39	40-49	50-64	65 OVER	YUPPIES
	%	%	%	%	%	%	%	%	%	%	%	%	%	%	%	%	%	%	%	%	%
(BASE : 1255)																					
EXCELLENT	7	8	7	7	6	6	8	6	10	8	8	8	6	4	4	5	5	5	10	11	4
PRETTY GOOD	37	33	44	38	32	33	40	37	40	32	38	39	36	36	31	41	33	32	40	39	37
ONLY FAIR	37	39	36	36	37	38	36	37	35	39	34	34	38	43	44	37	41	38	28	38	42
POOR	18	19	12	17	25	22	15	19	13	21	18	18	20	17	18	16	20	24	23	8	16
NOT SURE	1	1	1	2	1	2	1	1	2	-	2	1	1	*	2	*	2	1	-	3	1
---------POSITIVE	44	41	51	45	37	39	49	43	50	40	46	47	41	40	35	46	38	37	49	50	41
---------NEGATIVE	55	58	48	53	62	60	51	55	48	60	52	52	58	60	62	53	60	63	51	46	58
UNWEIGHTED BASE	1255	305	304	396	250	600	655	1058	114	83	130	440	339	205	138	297	305	249	191	205	338

LOUIS HARRIS AND ASSOCIATES

TABLE P-34

HOW ARE OTHER FINANCIAL INSTITUTIONS AT ANTICIPATING CUSTOMER SERVICE NEEDS?

Q.3C-4 - ON ANTICIPATING CUSTOMER SERVICE NEED, HOW WOULD YOU RATE ...OTHER FINANCIAL INSTITUTIONS (BROKERS FIRMS, FINANCIAL PLANNERS).... -- EXCELLENT, PRETTY GOOD, ONLY FAIR, OR POOR?

		REGION				SEX		RACE			EDUCATION					AGE					
	TOTAL	EAST	MID-WEST	SOUTH	WEST	MALE	FEMALE	WHITE	BLACK	HISPANIC	LESS THAN HIGH SCHOOL	HIGH SCHOOL GRAD	SOME COLLEGE	COLLEGE GRAD	POST GRAD	18-29	30-39	40-49	50-64	65 OVER	YUPPIES
	%	%	%	%	%	%	%	%	%	%	%	%	%	%	%	%	%	%	%	%	%
(BASE : 1255)																					
EXCELLENT	4	3	4	6	4	4	5	4	5	5	3	5	3	4	5	3	5	3	4	8	3
PRETTY GOOD	39	33	43	38	41	38	39	40	35	30	36	37	43	45	35	44	37	38	41	31	45
ONLY FAIR	38	40	35	38	39	39	37	37	42	49	35	40	36	39	37	40	41	41	35	31	38
POOR	8	10	6	8	7	10	6	7	11	9	11	7	7	5	10	8	7	11	8	5	4
NOT SURE	11	13	12	10	10	10	13	12	8	8	15	10	11	7	13	5	11	7	12	25	9
---------POSITIVE	43	37	47	43	45	42	44	44	39	35	39	43	46	49	40	47	42	41	45	39	48
---------NEGATIVE	46	50	41	47	45	49	43	44	52	58	46	47	43	44	47	48	48	52	43	35	43
UNWEIGHTED BASE	1255	305	304	396	250	600	655	1058	114	83	130	440	339	205	138	297	305	249	191	205	338

TABLE P-35

HOW ARE UTILITIES AT ANTICIPATING CUSTOMER SERVICE NEEDS?

Q.3C-5 - ON ANTICIPATING CUSTOMER SERVICE NEED, HOW WOULD YOU RATE ...UTITLITES.... -- EXCELLENT, PRETTY GOOD, ONLY FAIR, OR POOR?

		REGION				SEX		RACE			EDUCATION					AGE					
	TOTAL	EAST	MID-WEST	SOUTH	WEST	MALE	FEMALE	WHITE	BLACK	HISPANIC	LESS THAN HIGH SCHOOL	HIGH SCHOOL GRAD	SOME COLLEGE	COLLEGE GRAD	POST GRAD	18-29	30-39	40-49	50-64	65 OVER	YUPPIES
	%	%	%	%	%	%	%	%	%	%	%	%	%	%	%	%	%	%	%	%	%
(BASE : 1255)																					
EXCELLENT	9	9	10	10	6	8	9	8	15	4	10	11	6	5	7	7	7	5	11	15	4
PRETTY GOOD	45	39	50	43	51	45	45	46	41	38	42	47	44	46	44	43	42	43	51	49	43
ONLY FAIR	35	41	29	36	34	34	36	35	31	43	35	33	38	37	42	42	37	37	29	27	41
POOR	10	10	11	11	9	12	8	10	13	12	12	9	11	12	7	8	13	15	9	7	11
NOT SURE	1	1	*	1	1	*	1	1	-	2	1	1	1	-	-	*	1	-	1	1	1
---------POSITIVE	54	48	59	53	57	53	55	55	56	43	52	58	50	51	51	49	49	49	62	64	48
---------NEGATIVE	45	51	40	46	43	47	44	45	44	55	47	42	49	49	49	50	50	51	37	35	51
UNWEIGHTED BASE	1255	305	304	396	250	600	655	1058	114	83	130	440	339	205	138	297	305	249	191	205	338

LOUIS HARRIS AND ASSOCIATES

TABLE P-36

HOW ARE RETAILERS AT ANTICIPATING CUSTOMER SERVICE NEEDS?

Q.3C-6 - ON ANTICIPATING CUSTOMER SERVICE NEED, HOW WOULD YOU RATE ...RETAILERS (SUPERMARKETS AND DEPARTMENT STORES).... -- EXCELLENT, PRETTY GOOD, ONLY FAIR, OR POOR?

		REGION				SEX		RACE			EDUCATION					AGE					
	TOTAL	EAST	MID-WEST	SOUTH	WEST	MALE	FEMALE	WHITE	BLACK	HISPANIC	LESS THAN HIGH SCHOOL	HIGH SCHOOL GRAD	SOME COLLEGE	COLLEGE GRAD	POST GRAD	18-29	30-39	40-49	50-64	65 OVER	YUPPIES
	%	%	%	%	%	%	%	%	%	%	%	%	%	%	%	%	%	%	%	%	%
(BASE : 1255)																					
EXCELLENT	9	7	11	10	5	9	8	9	10	5	10	8	6	8	11	12	6	4	5	13	8
PRETTY GOOD	54	54	59	48	59	53	55	55	48	54	48	56	59	59	51	56	59	54	53	48	61
ONLY FAIR	30	34	23	33	30	31	30	30	33	32	34	30	27	28	31	27	27	34	36	30	25
POOR	6	5	7	7	6	6	6	6	9	9	6	6	7	6	6	4	8	7	6	7	6
NOT SURE	1	*	*	1	1	1	1	1	-	-	1	*	1	-	1	-	*	1	*	3	*
---------POSITIVE	63	61	70	59	63	62	64	64	58	58	59	64	65	66	62	69	65	58	58	61	69
---------NEGATIVE	36	39	29	40	36	37	36	35	42	42	40	36	34	34	37	31	35	42	41	37	31
UNWEIGHTED BASE	1255	305	304	396	250	600	655	1058	114	83	130	440	339	205	138	297	305	249	191	205	338

TABLE P-37

HOW ARE LEISURE/ENTERTAINMENT/HOSPITALITY COMPANIES
AT ANTICIPATING CUSTOMER SERVICE NEEDS?

Q.30-7 - ON ANTICIPATING CUSTOMER SERVICE NEED, HOW WOULD YOU RATE ...LEISURE/ENTERTAINMENT/HOSPITALITY COMPANIES.... -- EXCELLENT, PRETTY GOOD, ONLY FAIR, OR POOR?

		REGION				SEX		RACE			EDUCATION					AGE					
	TOTAL	EAST	MID-WEST	SOUTH	WEST	MALE	FEMALE	WHITE	BLACK	HISPANIC	LESS THAN HIGH SCHOOL	HIGH SCHOOL GRAD	SOME COLLEGE	COLLEGE GRAD	POST GRAD	18-29	30-39	40-49	50-64	65 OVER	YUPPIES
	%	%	%	%	%	%	%	%	%	%	%	%	%	%	%	%	%	%	%	%	%
(BASE : 1252)																					
EXCELLENT	9	8	10	10	8	10	8	9	9	10	8	7	13	11	12	13	11	8	4	5	15
PRETTY GOOD	52	54	54	45	56	50	53	53	39	48	39	54	57	57	56	55	56	51	50	43	59
ONLY FAIR	32	32	31	35	29	34	30	31	37	35	42	32	23	29	27	27	29	37	37	33	22
POOR	4	3	3	6	3	3	5	3	9	7	6	4	4	2	2	5	2	4	3	6	3
NOT SURE	3	3	2	4	4	2	4	3	6	-	6	3	3	2	3	-	2	1	5	12	2
---------POSITIVE	61	62	64	55	64	61	61	62	48	58	46	61	70	68	68	68	67	58	54	48	74
---------NEGATIVE	36	35	34	41	32	37	35	34	46	42	48	36	27	30	30	32	31	41	41	39	25
UNWEIGHTED BASE	1253	305	303	396	249	599	654	1057	114	82	130	438	339	205	138	297	305	249	189	205	338

LOUIS HARRIS AND ASSOCIATES

TABLE P-38

HOW ARE TELECOMMUNICATIONS COMPANIES AT ANTICIPATING CUSTOMER SERVICE NEEDS?

Q.3C-8 - ON ANTICIPATING CUSTOMER SERVICE NEED, HOW WOULD YOU RATE ...TELECOMMUNICATIONS COMPANIES.... -- EXCELLENT, PRETTY GOOD, ONLY FAIR, OR POOR?

		REGION				SEX		RACE			EDUCATION					AGE					
	TOTAL	EAST	MID-WEST	SOUTH	WEST	MALE	FEMALE	WHITE	BLACK	HISPANIC	LESS THAN HIGH SCHOOL	HIGH SCHOOL GRAD	SOME COLLEGE	COLLEGE GRAD	POST GRAD	18-29	30-39	40-49	50-64	65 OVER	YUPPIES
	%	%	%	%	%	%	%	%	%	%	%	%	%	%	%	%	%	%	%	%	%
(BASE : 1255)																					
EXCELLENT	8	9	7	10	7	9	8	9	7	9	8	8	9	10	10	8	11	10	5	8	10
PRETTY GOOD	47	49	50	44	46	46	47	48	43	45	41	48	50	49	47	47	48	45	52	43	50
ONLY FAIR	34	33	34	36	35	35	34	34	40	37	40	34	31	35	31	37	33	34	36	31	33
POOR	7	6	5	7	9	6	7	7	7	8	5	8	7	3	11	7	7	9	4	5	6
NOT SURE	3	3	4	3	3	3	4	4	3	1	6	3	3	3	2	1	1	2	3	12	1
---------POSITIVE	55	58	57	54	53	56	55	56	50	54	49	56	59	60	57	55	59	55	57	51	60
---------NEGATIVE	41	39	40	42	44	41	41	40	47	45	45	41	39	38	41	44	40	43	40	37	38
UNWEIGHTED BASE	1255	305	304	396	250	600	655	1058	114	83	130	440	339	205	138	297	305	249	191	205	338

TABLE P-39

HOW ARE....AT ANTICIPATING CUSTOMER SERVICE NEEDS?
(SUMMARY)

Q.3C - ON ANTICIPATING CUSTOMER SERVICE NEED, HOW WOULD YOU RATE...
-- EXCELLENT, PRETTY GOOD, ONLY FAIR, OR POOR?

	EXCELLENT	PRETTY GOOD	ONLY FAIR	POOR	NOT SURE	POSITIVE	NEGATIVE
	%	%	%	%	%	%	%
BANKS	10	46	35	9	1	56	44
LEISURE/ENTERTAINMENT/HOSPITALITY COMPANIES	9	51	32	4	3	60	36
UTITLITES	9	45	35	10	1	54	45
RETAILERS (SUPERMARKETS AND DEPARTMENT STORES)	9	54	30	6	1	63	36
TELECOMMUNICATIONS COMPANIES	8	47	34	7	3	55	41
HEALTH CARE PROVIDERS	8	41	37	14	1	49	50
INSURANCE COMPANIES	7	37	37	18	1	44	55
OTHER FINANCIAL INSTITUTIONS (BROKERS FIRMS, FINANCIAL PLANNERS)	4	39	38	8	11	43	46

LOUIS HARRIS AND ASSOCIATES

TABLE P-40

HOW ARE HEALTH CARE PROVIDERS AT SETTING QUALITY SERVICE STANDARDS?

Q.3D-1 - ON BEING UNIQUE LEADERS IN SETTING STANDARDS FOR QUALITY SERVICE FOR OTHERS TO FOLLOW, HOW WOULD YOU RATE...HEALTH CARE PROVIDERS.... -- EXCELLENT, PRETTY GOOD, ONLY FAIR, OR POOR?

		REGION				SEX		RACE			EDUCATION					AGE					
	TOTAL	EAST	MID-WEST	SOUTH	WEST	MALE	FEMALE	WHITE	BLACK	HISPANIC	LESS THAN HIGH SCHOOL	HIGH SCHOOL GRAD	SOME COLLEGE	COLLEGE GRAD	POST GRAD	18-29	30-39	40-49	50-64	65 OVER	YUPPIES
	%	%	%	%	%	%	%	%	%	%	%	%	%	%	%	%	%	%	%	%	%
(BASE : 1253)																					
EXCELLENT	6	9	7	5	4	5	8	5	13	10	9	6	6	4	4	7	4	3	3	15	6
PRETTY GOOD	41	40	43	43	37	39	43	42	39	38	46	45	35	32	29	46	42	27	41	46	36
ONLY FAIR	36	37	33	37	38	36	36	37	31	37	31	33	41	45	44	36	38	44	35	29	43
POOR	15	13	16	15	20	18	13	16	14	15	13	15	16	17	20	11	16	25	21	8	14
NOT SURE	1	*	1	1	1	1	1	1	3	-	1	*	1	2	2	*	1	*	1	3	1
---------POSITIVE	47	49	50	48	41	45	50	47	52	48	54	52	41	37	33	53	45	30	44	61	42
---------NEGATIVE	52	51	49	50	58	55	49	52	45	52	44	48	58	61	64	47	54	69	55	36	57
UNWEIGHTED BASE	1254	305	304	396	249	600	654	1057	114	83	129	440	339	205	138	297	305	249	191	204	338

TABLE P-41

HOW ARE BANKS AT SETTING QUALITY SERVICE STANDARDS?

Q.30-2 - ON BEING UNIQUE LEADERS IN SETTING STANDARDS FOR QUALITY SERVICE FOR OTHERS TO FOLLOW, HOW WOULD YOU RATE...BANKS.... -- EXCELLENT, PRETTY GOOD, ONLY FAIR, OR POOR?

		REGION				SEX		RACE			EDUCATION					AGE					
	TOTAL	EAST	MID-WEST	SOUTH	WEST	MALE	FEMALE	WHITE	BLACK	HISPANIC	LESS THAN HIGH SCHOOL	HIGH SCHOOL GRAD	SOME COLLEGE	COLLEGE GRAD	POST GRAD	18-29	30-39	40-49	50-64	65 OVER	YUPPIES
	%	%	%	%	%	%	%	%	%	%	%	%	%	%	%	%	%	%	%	%	%
(BASE : 1255)																					
EXCELLENT	7	6	7	7	8	6	8	6	9	12	7	9	5	5	4	7	3	6	10	11	4
PRETTY GOOD	45	41	48	49	38	38	50	46	45	26	46	46	46	41	32	47	45	36	43	48	43
ONLY FAIR	38	41	34	35	44	41	36	38	36	49	37	37	35	44	48	38	38	43	41	32	40
POOR	9	11	9	8	9	13	6	9	10	12	8	7	13	10	13	8	13	15	6	5	12
NOT SURE	1	1	2	1	1	2	1	1	1	-	2	1	1	*	2	-	1	1	*	4	*
---------POSITIVE	52	47	55	56	46	45	58	52	53	39	53	55	51	46	36	54	49	41	53	59	47
---------NEGATIVE	47	52	43	44	53	54	42	47	45	61	45	45	48	53	61	46	51	58	47	36	52
UNWEIGHTED BASE	1255	305	304	396	250	600	655	1058	114	83	130	440	339	205	138	297	305	249	191	205	338

LOUIS HARRIS AND ASSOCIATES

TABLE P-42

HOW ARE INSURANCE COMPANIES AT SETTING QUALITY SERVICE STANDARDS?

Q.30-3 - ON BEING UNIQUE LEADERS IN SETTING STANDARDS FOR QUALITY SERVICE FOR OTHERS TO FOLLOW, HOW WOULD YOU RATE...INSURANCE COMPANIES.... -- EXCELLENT, PRETTY GOOD, ONLY FAIR, OR POOR?

		REGION				SEX		RACE			EDUCATION					AGE					
	TOTAL	EAST	MID-WEST	SOUTH	WEST	MALE	FEMALE	WHITE	BLACK	HISPANIC	LESS THAN HIGH SCHOOL	HIGH SCHOOL GRAD	SOME COLLEGE	COLLEGE GRAD	POST GRAD	18-29	30-39	40-49	50-64	65 OVER	YUPPIES
	%	%	%	%	%	%	%	%	%	%	%	%	%	%	%	%	%	%	%	%	%
(BASE : 1255)																					
EXCELLENT	4	4	4	4	4	3	5	4	3	6	4	5	3	2	4	3	1	3	5	9	1
PRETTY GOOD	33	30	38	34	26	27	38	32	41	29	34	37	29	28	21	34	29	26	35	38	28
ONLY FAIR	42	41	41	42	45	42	42	43	32	48	41	39	46	47	51	43	44	44	42	36	48
POOR	20	22	15	18	24	26	13	20	21	16	18	18	22	23	23	18	24	26	18	11	22
NOT SURE	2	2	2	1	1	1	2	2	2	-	3	1	1	1	2	1	1	1	-	6	*
---------POSITIVE	37	35	42	39	30	30	43	36	44	36	38	42	31	30	25	37	31	29	40	47	30
---------NEGATIVE	62	63	56	61	69	69	55	63	54	64	59	56	68	70	74	62	69	70	60	47	70
UNWEIGHTED BASE	1255	305	304	396	250	600	655	1058	114	83	130	440	339	205	138	297	305	249	191	205	338

TABLE P-43

HOW ARE OTHER FINANCIAL INSTITUTIONS AT SETTING QUALITY SERVICE STANDARDS?

Q.3D-4 - ON BEING UNIQUE LEADERS IN SETTING STANDARDS FOR QUALITY SERVICE FOR OTHERS TO FOLLOW, HOW WOULD YOU RATE...OTHER FINANCIAL INSTITUTIONS (BROKERS FIRMS, FINANCIAL PLANNERS).... -- EXCELLENT, PRETTY GOOD, ONLY FAIR, OR POOR?

		REGION				SEX		RACE			EDUCATION					AGE					
	TOTAL	EAST	MID-WEST	SOUTH	WEST	MALE	FEMALE	WHITE	BLACK	HISPANIC	LESS THAN HIGH SCHOOL	HIGH SCHOOL GRAD	SOME COLLEGE	COLLEGE GRAD	POST GRAD	18-29	30-39	40-49	50-64	65 OVER	YUPPIES
	%	%	%	%	%	%	%	%	%	%	%	%	%	%	%	%	%	%	%	%	%
(BASE : 1255)																					
EXCELLENT	3	2	2	3	4	3	3	3	2	3	2	3	2	4	3	3	*	2	2	7	2
PRETTY GOOD	40	39	45	38	38	37	42	40	43	39	41	41	40	38	33	47	38	37	41	32	42
ONLY FAIR	40	40	36	45	40	43	38	40	41	46	38	41	42	43	37	40	44	47	37	34	42
POOR	7	9	6	6	9	9	5	7	8	8	8	6	7	7	13	5	9	8	9	6	6
NOT SURE	10	11	11	8	9	8	11	10	7	4	11	9	9	7	14	4	8	7	11	21	8
---------POSITIVE	43	41	47	41	42	40	45	43	44	43	43	44	42	42	36	51	39	39	43	40	44
---------NEGATIVE	48	48	42	51	48	52	43	47	49	53	45	47	49	50	50	45	53	55	46	39	48
UNWEIGHTED BASE	1255	305	304	396	250	600	655	1058	114	83	130	440	339	205	138	297	305	249	191	205	338

LOUIS HARRIS AND ASSOCIATES

TABLE P-44

HOW ARE UTILITIES AT SETTING QUALITY SERVICE STANDARDS?

Q.30-5 - ON BEING UNIQUE LEADERS IN SETTING STANDARDS FOR QUALITY SERVICE FOR OTHERS TO FOLLOW, HOW WOULD YOU RATE...UTITLITES.... -- EXCELLENT, PRETTY GOOD, ONLY FAIR, OR POOR?

		REGION				SEX		RACE			EDUCATION					AGE					
	TOTAL	EAST	MID-WEST	SOUTH	WEST	MALE	FEMALE	WHITE	BLACK	HISPANIC	LESS THAN HIGH SCHOOL	HIGH SCHOOL GRAD	SOME COLLEGE	COLLEGE GRAD	POST GRAD	18-29	30-39	40-49	50-64	65 OVER	YUPPIES
	%	%	%	%	%	%	%	%	%	%	%	%	%	%	%	%	%	%	%	%	%
(BASE : 1254)																					
EXCELLENT	8	9	7	8	6	7	8	7	11	8	9	8	6	8	4	7	4	6	11	13	5
PRETTY GOOD	41	33	46	40	47	40	42	40	43	49	42	44	42	32	33	39	38	38	47	45	36
ONLY FAIR	39	46	34	38	37	40	37	40	34	30	32	37	40	46	54	44	42	41	33	29	46
POOR	12	11	12	13	9	13	10	12	11	14	15	10	11	14	8	10	15	15	10	10	13
NOT SURE	1	1	1	1	1	1	1	1	-	-	2	1	1	-	1	*	1	1	-	3	1
---------POSITIVE	49	42	53	48	53	47	51	48	54	56	51	52	48	40	38	46	42	44	58	58	41
---------NEGATIVE	50	57	46	50	46	53	48	51	46	44	47	47	51	60	62	53	57	56	42	39	59
UNWEIGHTED BASE	1254	305	303	396	250	599	655	1057	114	83	130	440	338	205	138	297	304	249	191	205	337

TABLE P-45

HOW ARE RETAILERS AT SETTING QUALITY SERVICE STANDARDS?

Q.30-6 - ON BEING UNIQUE LEADERS IN SETTING STANDARDS FOR QUALITY SERVICE FOR OTHERS TO FOLLOW, HOW WOULD YOU RATE...RETAILERS (SUPERMARKETS AND DEPARTMENT STORES).... -- EXCELLENT, PRETTY GOOD, ONLY FAIR, OR POOR?

		REGION				SEX		RACE			EDUCATION					AGE					
	TOTAL	EAST	MID-WEST	SOUTH	WEST	MALE	FEMALE	WHITE	BLACK	HISPANIC	LESS THAN HIGH SCHOOL	HIGH SCHOOL GRAD	SOME COLLEGE	COLLEGE GRAD	POST GRAD	18-29	30-39	40-49	50-64	65 OVER	YUPPIES
	%	%	%	%	%	%	%	%	%	%	%	%	%	%	%	%	%	%	%	%	%
(BASE : 1255)																					
EXCELLENT	7	7	7	7	6	8	5	6	9	7	6	8	5	8	6	8	5	5	7	9	7
PRETTY GOOD	54	51	57	51	58	51	56	55	45	44	49	55	58	53	51	54	58	50	54	51	58
ONLY FAIR	33	35	30	34	29	33	32	32	33	39	37	31	29	35	37	30	31	37	34	32	30
POOR	6	6	5	8	6	7	6	5	13	9	8	6	7	5	5	7	6	9	4	6	5
NOT SURE	1	*	1	*	1	*	1	1	1	-	1	1	1	-	1	*	1	-	*	2	1
---------POSITIVE	60	58	64	57	63	60	61	62	54	51	54	63	63	60	57	62	63	54	61	60	64
---------NEGATIVE	39	41	35	43	36	40	38	37	46	49	45	36	35	40	42	38	37	46	39	38	35
UNWEIGHTED BASE	1255	305	304	396	250	600	655	1058	114	83	130	440	339	205	138	297	305	249	191	205	338

LOUIS HARRIS AND ASSOCIATES

TABLE P-46

HOW ARE LEISURE/ENTERTAINMENT/HOSPITALITY COMPANIES AT SETTING QUALITY SERVICE STANDARDS?

Q.30-7 - ON BEING UNIQUE LEADERS IN SETTING STANDARDS FOR QUALITY SERVICE FOR OTHERS TO FOLLOW, HOW WOULD YOU RATE...LEISURE/ENTERTAINMENT/HOSPITALITY COMPANIES.... -- EXCELLENT, PRETTY GOOD, ONLY FAIR, OR POOR?

		REGION				SEX		RACE			EDUCATION					AGE					
	TOTAL	EAST	MID-WEST	SOUTH	WEST	MALE	FEMALE	WHITE	BLACK	HISPANIC	LESS THAN HIGH SCHOOL	HIGH SCHOOL GRAD	SOME COLLEGE	COLLEGE GRAD	POST GRAD	18-29	30-39	40-49	50-64	65 OVER	YUPPIES
	%	%	%	%	%	%	%	%	%	%	%	%	%	%	%	%	%	%	%	%	%
(BASE : 1251)																					
EXCELLENT	9	11	7	8	10	12	7	9	8	11	6	9	10	12	7	12	11	7	8	4	13
PRETTY GOOD	50	52	52	47	52	48	52	52	39	44	42	52	56	49	55	55	57	51	44	39	55
ONLY FAIR	33	30	34	35	32	35	31	32	42	40	40	32	28	36	31	30	28	35	39	38	29
POOR	4	3	4	5	3	3	5	3	8	5	6	4	4	3	2	4	3	6	4	6	2
NOT SURE	4	4	3	4	2	2	5	4	3	-	6	3	3	1	4	-	1	1	5	13	1
---------POSITIVE	59	63	58	55	62	59	59	61	47	55	48	61	66	61	62	67	68	58	52	43	68
---------NEGATIVE	37	33	38	41	35	38	36	35	50	45	46	36	31	38	33	33	31	41	43	43	31
UNWEIGHTED BASE	1253	305	303	396	249	599	654	1056	114	83	129	440	338	205	138	296	304	249	191	205	337

TABLE P-47

HOW ARE TELECOMMUNICATIONS COMPANIES AT SETTING QUALITY SERVICE STANDARDS?

Q.30-8 - ON BEING UNIQUE LEADERS IN SETTING STANDARDS FOR QUALITY SERVICE FOR OTHERS TO FOLLOW. HOW WOULD YOU RATE...TELECOMMUNICATIONS COMPANIES.... -- EXCELLENT, PRETTY GOOD, ONLY FAIR, OR POOR?

		REGION				SEX		RACE			EDUCATION					AGE					
	TOTAL	EAST	MID-WEST	SOUTH	WEST	MALE	FEMALE	WHITE	BLACK	HISPANIC	LESS THAN HIGH SCHOOL	HIGH SCHOOL GRAD	SOME COLLEGE	COLLEGE GRAD	POST GRAD	18-29	30--39	40-49	50-64	65 OVER	YUPPIES
	%	%	%	%	%	%	%	%	%	%	%	%	%	%	%	%	%	%	%	%	%
(BASE : 1255)																					
EXCELLENT	9	10	8	10	7	10	7	8	9	16	8	10	9	9	6	11	9	7	5	11	9
PRETTY GOOD	47	49	48	45	47	45	49	49	37	44	45	46	54	43	49	45	49	50	51	41	49
ONLY FAIR	34	31	35	36	34	35	34	34	36	32	37	33	29	40	34	37	32	33	34	33	36
POOR	7	7	6	7	10	6	8	7	13	8	6	9	6	5	10	6	8	10	7	8	4
NOT SURE	2	3	2	3	2	3	2	2	5	-	3	3	2	2	1	1	2	*	4	7	2
---------POSITIVE	56	59	56	54	54	56	56	57	46	59	54	55	63	52	55	56	58	57	56	52	58
---------NEGATIVE	42	38	42	43	43	41	42	41	49	41	43	42	35	46	44	43	40	43	41	41	40
UNWEIGHTED BASE	1255	305	304	396	250	600	655	1058	114	83	130	440	339	205	138	297	305	249	191	205	338

LOUIS HARRIS AND ASSOCIATES

TABLE P-48

HOW ARE....AT SETTING QUALITY SERVICE STANDARDS?
(SUMMARY)

Q.3D - ON BEING UNIQUE LEADERS IN SETTING STANDARDS FOR QUALITY SERVICE FOR OTHERS TO FOLLOW, HOW WOULD YOU RATE...-- EXCELLENT, PRETTY GOOD, ONLY FAIR, OR POOR?

	EXCELLENT	PRETTY GOOD	ONLY FAIR	POOR	NOT SURE	POSITIVE	NEGATIVE
	%	%	%	%	%	%	%
LEISURE/ENTERTAINMENT/HOSPITALITY COMPANIES	9	50	33	4	4	59	37
TELECOMMUNICATIONS COMPANIES	9	47	34	7	2	56	42
UTITLITES	8	41	39	12	1	49	50
BANKS	7	45	38	9	1	52	47
RETAILERS (SUPERMARKETS AND DEPARTMENT STORES)	7	54	33	6	1	60	39
HEALTH CARE PROVIDERS	6	41	36	15	1	47	51
INSURANCE COMPANIES	4	33	42	20	2	37	62
OTHER FINANCIAL INSTITUTIONS (BROKERS FIRMS, FINANCIAL PLANNERS)	3	40	40	7	10	43	48

APPENDIX C:

METHODOLOGY

"The State of Service Quality in America" is a survey of senior line executives of large corporations and a national cross-section of adults. The findings are based on 500 interviews with senior corporate executives in their offices and 1255 interviews with adults in their homes that were conducted in July and August, 1990. All interviews were conducted by telephone.

Sampling Methodology

The sample for this survey consisted of two parts: 500 interviews with senior line executives in the nation's largest financial service, leisure and hospitality, telecommunications, health care, and utility companies and a national cross-section of 1,255 adults over 18 nationwide.

1. Business Executives

The first stage of sampling involved listing the largest companies by revenue in each of five categories. The SIC codes, revenues, and companies were drawn from the Dun & Bradstreet database.

The five categories and the number of companies to be interviewed in each were:

Financial services	175
Leisure and hospitality	130
Health care	125
Telecommunications	35
Utilities	35

The ranked list in each category was sampled from the top down to try to conduct as many interviews with the largest companies as possible. Eligible

respondents were vice presidents or higher with the exception of CFOs, and VPs of MIS, Public Relations, Data Processing and Finance. Respondents were asked for by position, so that the vast majority of interviews were completed by senior vice presidents or higher.

2. National Public Cross Section

The Louis Harris and Associates national telephone sample is selected via a multistage, stratified selection process.

The first stage of sampling involves the selection of 1,000 county sampling points (or primary selections). These sampling points are selected within 144 strata defined on the basis of the cross classification of individual states and metropolitan/nonmetropolitan areas. The selection of these points is based upon probabilities proportional to population estimates, using updates from the 1980 Census.

The second stage of sampling involves the selection of a specific telephone directory for each of the 1,000 primary selections.

This is accomplished in several steps. First, all telephone directories for counties containing primary selections are obtained by the Sampling Department. From census definitions, a unique list of all separate geographic listings is obtained. In this process, duplicate geographic listings which appear in multiple directories are eliminated. Next, these geographic listings are stratified by size. Finally, using the initial random numbers used to select the primary selection, a relative within primary unit number is used to obtain a specific geographic listing for each primary selection.

In the third step of sampling, each primary selection (which is now located within a telephone list) is followed down to a specific telephone number, consisting of an area code, a 3-place prefix, and a 4-place suffix.

Deleting the last two digits of this suffix defines a bank of 100 telephone numbers.

For each selected bank, a series of random 2-place numbers are generated. Dialing is then sequentially initiated. If the number is not a household, or if it does not result in a successful screen/interview, a replacement is selected by going to the next complete phone number. This process is repeated until a successful screen/interview is completed, or the field period is closed.

Interviewing Methods

The interviews were conducted by telephone from Louis Harris and Associates' central telephone facilities in Manhattan in July and August, 1990.

In order to obtain the highest possible response rates within reasonable cost constraints, callbacks were made according to the following guidelines. For the executives, an initial call and then three callbacks to reach each respondent; for the public, an initial call and then two callbacks. Callbacks are made on different days and and at different times of day. The executive interviews were conducted during normal business hours, and the public interviews were conducted at night and during the day on Saturday and Sunday.

SAMPLE DISPOSITION

EXECUTIVES

Total number called	740
Ineligible	
-- No reply after 4 calls	9
-- Not in service number	3
-- Respondent away for duration of study	45
-- Not eligible (duplicate, out of business, no executives at location, moved)	13
-- To call back (study completed before callback was needed)	35
-- Other	2
Total Eligible	
Not interviewed because	
-- Respondent terminated during interview	5
-- Respondent refused to participate due to company policy	128
Interviewed	500

PUBLIC

Total number called	5754
Ineligible	
-- No reply after 3 calls	1102
-- Not in service number	1160
-- Respondent away for duration of study	73
-- Phone busy for 3 attempts	94
-- Respondent screened out as non-eligible by gender	19
-- Not eligible -- business	474
-- Not eligible -- health	109
-- Not eligible -- language	91
-- To call back (study completed before callback was needed)	554
-- Other	17
Total Eligible	
Not interviewed because	
-- Respondent terminated during interview	93
-- Respondent refused to participate	713
Interviewed	1255

Weighting

The public interviews were weighted by education, age, race, sex using the latest available updates of the 1980 Census.

The executives interviews were not weighted.

Sampling Error

The results achieved from any sample survey are subject to sampling error. Sampling error is defined as the difference between the results obtained from the sample and those that should have been obtained had the entire population been surveyed. The size of sampling error varies both with the size of the sample and with the percentage giving a particular answer. The following tables set forth the range of error in samples of different sizes at different percentages of response:

Table A

APPROXIMATE SAMPLING TOLERANCES (AT 95% CONFIDENCE) TO USE IN EVALUATING PERCENTAGE RESULTS APPEARING IN THIS REPORT

Number of People Asked Question on Which Survey Result Is Based	Survey Percentage Result at 10% or 90%	Survey Percentage Result at 20% or 80%	Survey Percentage Result at 30% or 70%	Survey Percentage Result at 40% or 60%	Survey Percentage Result at 50%
2,000	1	2	2	2	2
1,500	2	2	2	3	3
1,000	2	2	3	3	3
900	2	3	3	3	3
800	2	3	3	3	3
700	2	3	3	4	4
600	2	3	4	4	4
500	3	4	4	4	4
400	3	4	4	5	5
300	3	5	5	6	6
200	4	6	6	7	7
100	6	8	9	10	10
50	8	11	13	14	14

Table B

APPROXIMATE SAMPLING TOLERANCES (AT 95% CONFIDENCE)
TO USE IN EVALUATING DIFFERENCES BETWEEN TWO PERCENTAGE
RESULTS APPEARING IN THIS REPORT

Approximate Sample Size of Two Groups Asked Question on Which Survey Result Is Based	Survey Percentage Result at 10% or 90%	Survey Percentage Result at 20% or 80%	Survey Percentage Result at 30% or 70%	Survey Percentage Result at 40% or 60%	Survey Percentage Result at 50%
2,000 vs. 2,000	2	2	3	3	3
1,000	2	3	4	4	4
800	3	3	4	4	4
500	3	4	4	5	5
300	4	5	6	6	6
200	4	6	7	7	7
100	6	8	9	10	10
50	9	11	13	14	14
1,000 vs. 1,000	3	4	4	4	4
800	3	4	4	5	5
500	3	4	5	5	5
300	4	5	6	6	6
200	5	6	7	7	8
100	6	8	9	10	10
50	9	11	13	14	14
800 vs. 800	3	4	4	5	5
500	3	4	5	5	6
300	4	5	6	7	7
200	5	6	7	8	8
100	6	8	10	10	10
50	9	11	13	14	14
500 vs. 500	4	4	6	6	6
300	4	6	7	7	7
200	6	7	8	8	8
100	7	9	10	11	11
50	9	12	13	14	15
300 vs. 300	5	6	7	8	8
200	5	7	8	9	9
100	7	9	10	11	11
50	9	12	14	15	15
200 vs. 200	6	8	9	10	10
100	7	10	11	12	12
50	9	12	14	15	15
100 vs. 100	8	11	13	14	14
50	10	14	16	17	17
50 vs. 50	12	16	18	19	20

APPENDIX D:

QUESTIONNAIRES

LOUIS HARRIS AND ASSOCIATES, INC.
630 Fifth Avenue
New York, New York 10111

/ FOR OFFICE USE ONLY:
/
/ Questionnaire No.: _____
/
/ 5-6-7-8

Study No. 902023 (Executives)

July 19, 1990

Sample Point No. / / / / / / /
10-11-12-13-14-15

16Z

Time Started: _____ A.M./P.M.

Interviewer: _____ Date: _____

Name: _____

Title: _____

Company: _____

Area Code: _____ Telephone No.: _____
(17-26)

Hello, I'm _____ from Louis Harris and Associates, the national survey research firm in New York. We are conducting a survey of top executives on the importance of the service economy and want to ask you a few questions. This poll is part of a landmark survey on the role quality service is playing in business these days.

1a. How important do you feel the quality of service provided by companies such as yours is to the ultimate success of your company -- very important, somewhat important, not very important, or not important at all?

Very important	(27(98 -1
Somewhat important	2 -2
Not very important	- -3
Not important at all	- -4
Not sure	* -5

2a. Is your company's commitment to provide superior quality service to your customers stated in any of the following? (READ EACH ITEM)

DO NOT ROTATE

	Is Stated	Not Stated	Not Sure
1. Your Corporate Mission Statement	(28(88 -1	9 -2	3 -3
2. Your Corporate Strategic Business Plan	(29(90 -1	6 -2	4 -3
3. Performance criteria for employee merit raises and promotions	(30(84 -1	13 -2	3 -3

2b. How high is your personal (your CEO's) level of commitment to quality service as a priority -- very high, quite high, fairly low, or almost none at all? RECORD BELOW

2c. What priority is quality service in your business plan -- very high, quite high, fairly low, or almost none at all? RECORD BELOW

	Q.2b	Q.2c
Very high	(31(85 -1	(32(74 -1
Quite high	15 -2	23 -2
Fairly low	- -3	1 -3
Almost none at all	* -4	* -4
Not sure	* -5	2 -5

2d. Compared with five years ago, is your company more committed to quality service, less committed, or about the same as it was back then?

More committed	(33(80 -1
Less committed	1 -2
About same commitment	17 -3
Not sure	2 -4

2e. What would you say are the one or two most important reasons for your company's commitment to quality service? What others? MULTIPLE RECORD BELOW (DO NOT READ LIST)

Losing customers	(34(22	-1
Competition had started on it	(35(32	-1
Customer complaints	(36(3	-1
Sagging employee morale	(37(2	-1
Personal insight of CEO or top officer	(38(2	-1
Will reduce expenses	(39(7	-1
Will increase revenues	(40(26	-1
Other (SPECIFY):		
Retain customers/business	(41(10	-1
Service conscious consumer	7	-2
Company sells service	8	-3
Differentiate with competition	4	-4
Survival depends on it	6	-5
Competitive advantage	7	-6
Not sure	(42(*	-1
Other	34	

2f. Do you view your customer as primarily the individual or institutional clients (customers), or both?

Primarily the individual	(43(43	-1
Primarily institutional	4	-2
Both	52	-3
Not sure	1	-4

ASK Q.3a AND Q.3b IN SEQUENCE

3a. Here are some things a variety of companies are doing to improve the quality of the service they render. Have you (READ EACH ITEM), or not? RECORD BELOW

FOR EACH ITEM "HAVE NOT" IN Q.3a

3b. How likely are you to do this in the next year or two -- very likely, somewhat likely, not very likely, or not likely at all? RECORD BELOW

ROTATE-- START AT "X"	Q.3a Have	Q.3a Have Not	Q.3a Not Sure	Q.3b Very Likely	Q.3b Somewhat Likely	Q.3b Not Very Likely	Q.3b Not Likely At All	Q.3b Not Sure
( ) 1. Created a corporate culture which makes quality service a priority	(44(90 -1	9 -2	1 -3	(54(53 -1	27 -2	9 -3	9 -4	2 -5
( ) 2. Made it an explicit part of your business plan	(45(95 -1	4 -2	1 -3	(55(53 -1	32 -2	5 -3	11 -4	- -5
( ) 3. Set quality service standards for your operations	(46(91 -1	9 -2	* -3	(56(60 -1	23 -2	12 -3	2 -4	3 -5
( ) 4. Defined quality of service on the basis of your customers' expectations	(47(87 -1	10 -2	3 -3	(57(40 -1	29 -2	19 -3	10 -4	2 -5
( ) 5. Identified a specific unit with explicit authority to deal with consumer issues and quality service	(48(77 -1	22 -2	1 -3	(58(13 -1	23 -2	32 -3	29 -4	3 -5
( ) 6. Instituted regular measures and ways of monitoring the quality of service and satisfaction of your customers	(49(91 -1	8 -2	1 -3	(59(50 -1	34 -2	11 -3	5 -4	- -5
( ) 7. Given employees explicit authority to handle customer problems	(50(92 -1	6 -2	2 -3	(60(32 -1	42 -2	23 -3	- -4	3 -5
( ) 8. Allocated a specific portion of your annual budget to services	(51(82 -1	13 -2	5 -3	(61(8 -1	17 -2	36 -3	34 -4	5 -5
( ) 9. Instituted a corporate-wide program to improve the quality of your service	(52(82 -1	17 -2	1 -3	(62(33 -1	28 -2	25 -3	9 -4	5 -5
( )10. Appointed a Quality Service Officer in charge of quality service	(53(55 -1	43 -2	2 -3	(63(9 -1	16 -2	40 -3	32 -4	3 -5

ASK Q.4a and Q.4b IN SEQUENCE

4a. Now I want to read you some things a variety of companies do to communicate with their employees on the importance of quality service. Have you (READ EACH ITEM) or not? RECORD BELOW

FOR EACH ITEM "HAVE NOT" IN Q.4a

4b. How likely are you to do this in the next year or two -- very likely, somewhat likely, not very likely, or not likely at all? RECORD BELOW

ROTATE-- START AT "X"	Q.4a Have	Q.4a Have Not	Q.4a Not Sure	Q.4b Very Likely	Q.4b Somewhat Likely	Q.4b Not Very Likely	Q.4b Not Likely At All	Q.4b Not Sure
( ) 1. Regularly and routinely communicated fully the top management's vision of quality service to middle management and employees	(64(87 -1	13 -2	* -3	(71(61 -1	25 -2	13 -3	1 -4	- -5
( ) 2. Set up systematic training programs to deliver quality service	(65(88 -1	12 -2	* -3	(72(41 -1	31 -2	15 -3	12 -4	2 -5
( ) 3. Created a direct link between quality service, compensation, and promotion	(66(63 -1	34 -2	3 -3	(73(33 -1	37 -2	19 -3	11 -4	* -5
( ) 4. Rewarded top quality service performance with special recognition	(67(86 -1	12 -2	2 -3	(74(34 -1	41 -2	13 -3	11 -4	1 -5
( ) 5. Empowered employees to take greater responsibility in resolving crises	(68(88 -1	10 -2	2 -3	(75(27 -1	33 -2	24 -3	10 -4	6 -5
( ) 6. Given top management direct exposure to customer service activities	(69(88 -1	11 -2	1 -3	(76(32 -1	38 -2	21 -3	6 -4	3 -5
( ) 7. Given wide attention to customer service ratings	(70(82 -1	16 -2	2 -3	(77(30 -1	35 -2	22 -3	11 -4	2 -5

78-80Z

ASK Q.5a AND Q.5b IN SEQUENCE

5a. What steps do you take to assure that you are delivering quality service? Have you or or have you not (READ EACH ITEM)? RECORD BELOW

FOR EACH ITEM "HAVE NOT" IN Q.5a

5b. How likely are you to do this in the next year or two -- very likely, somewhat likely, not very likely, or not likely at all? RECORD BELOW

ROTATE-- START AT "X"	Q.5a Have	Q.5a Have Not	Q.5a Not Sure	Q.5b Very Likely	Q.5b Somewhat Likely	Q.5b Not Very Likely	Q.5b Not Likely At All	Q.5b Not Sure
( ) 1. Put a key executive in charge of quality	2*(10(62 -1	38 -2	* -3	(19(9 -1	20 -2	45 -3	23 -4	3 -5
( ) 2. Created a centralized staff or team of service specialists	(11(59 -1	40 -2	1 -3	(20(7 -1	17 -2	44 -3	31 -4	1 -5
( ) 3. Created a decentralized system for quality service throughout the organization	(12(78 -1	19 -2	3 -3	(21(16 -1	26 -2	32 -3	22 -4	4 -5
( ) 4. Regularly reported progress on your quality service programs to the Board of Directors	(13(61 -1	34 -2	5 -3	(22(25 -1	35 -2	27 -3	12 -4	1 -5
( ) 5. Regularly measured and repeated customers'evaluation of service performance	(14(85 -1	13 -2	2 -3	(23(25 -1	37 -2	29 -3	10 -4	- -5
( ) 6. Set explicit standards for levels of employee quality service	(15(78 -1	21 -2	1 -3	(24(29 -1	38 -2	21 -3	12 -4	* -5
( ) 7. Directly linked compensation to service performance	(16(64 -1	34 -2	2 -3	(25(23 -1	35 -2	24 -3	17 -4	1 -5
( ) 8. Made sure all complaints and ideas for improving quality service are fed back to where corrective action can be taken	(17(91 -1	8 -2	1 -3	(26(50 -1	28 -2	20 -3	- -4	2 -5
( ) 9. Created a culture that rewards of doing it right the first time	(18(76 -1	22 -2	2 -3	(27(41 -1	37 -2	15 -3	7 -4	- -5

ASK Q.6a and 6b IN SEQUENCE

6a. Now let me ask you about ways you talk to and listen to your customers, so you can find out what your customers need and what they expect in the way of service. Have you or have you not (READ EACH ITEM)? RECORD BELOW

6b. IF "HAVE NOT" in Q. 6a How likely are you to do this in the next year or two -- very likely, somewhat likely, not very likely, or not likely at all? RECORD BELOW

ROTATE-- START AT "X"	Q.6a Have	Q.6a Have Not	Q.6a Not Sure	Q.6b Very Likely	Q.6b Somewhat Likely	Q.6b Not Very Likely	Q.6b Not Likely At All	Q.6b Not Sure
( ) 1. Compiled and analyzed complaints your company receives	(28(92 -1	7 -2	1 -3	(35(26 -1	37 -2	17 -3	20 -4	- -5
( ) 2. Conducted regular surveys of your customers to determine what they need and expect	(29(85 -1	14 -2	1 -3	(36(35 -1	33 -2	26 -3	6 -4	- -5
( ) 3. Had sessions with customer panels on your own premises	(30(60 -1	36 -2	4 -3	(37(8 -1	29 -2	36 -3	25 -4	2 -5
( ) 4. Regularly conducted discussions between customers and employees on your own premises	(31(49 -1	48 -2	3 -3	(38(10 -1	30 -2	42 -3	17 -4	1 -5
( ) 5. Given your management and your employees regular exposure to your customers	(32(91 -1	8 -2	1 -3	(39(24 -1	34 -2	22 -3	20 -4	- -5
( ) 6. Made regular comparisons between what your company does on quality and what your competition does	(33(74 -1	24 -2	2 -3	(40(22 -1	35 -2	30 -3	11 -4	2 -5
( ) 7. Systematically kept track of your company's experience with service	(34(88 -1	10 -2	2 -3	(41(34 -1	34 -2	22 -3	10 -4	- -5

6c. Now, when you get back information on how well you are delivering quality service, does your company (READ EACH ITEM) or not?

ROTATE -- START AT "X"	Does	Does Not	Not Sure
( ) 1. Regularly review your plans in light of the new information.	(42(90 -1	9 -2	1 -3
( ) 2. Actually revise your quality service programs to reflect the new information	(43(87 -1	11 -2	2 -3
( ) 3. Develop new services and products to meet customer quality needs	(44(90 -1	8 -2	2 -3

7a. Now let me ask you what you feel are the important pay-offs from quality service programs. First, I want to ask you about some possible intangible benefits that might flow from a first rate quality service program. Do you feel such a program is very important, somewhat important, not very important, or not important at all to (READ EACH ITEM)?

ROTATE -- START AT "X"	Very Important	Somewhat	Not Very	Not Imp. At All	Not Sure
( ) 1. Creating a reservoir of good will to help counter negative opinion.....(45(	84 -1	14 -2	1 -3	* -4	1 -5
( ) 2. Creating a buffer against excessive regulations and potential fines.....(46(	48 -1	33 -2	13 -3	3 -4	3 -5
( ) 3. Attracting superior employees and management to the company.....(47(	71 -1	26 -2	2 -3	* -4	1 -5

7b. Now let me ask you about possible tangible benefits that might flow from a first rate quality service program. Do you feel such a program is very important, somewhat important, not very important, or not important at all to (READ EACH ITEM)?

ROTATE -- START AT "X"	Very Important	Somewhat	Not Very	Not Imp. At All	Not Sure
( ) 1. Gaining repeat business from current customers.....(48(	92 -1	5 -2	1 -3	* -4	2 -5
( ) 2. Encouraging customers to buy other products or services from the company.....(49(	79 -1	13 -2	2 -3	3 -4	2 -5
( ) 3. Expanding the Company's market share and profitability.....(50(	90 -1	7 -2	* -3	1 -4	2 -5

7c. How much do you feel delivering on quality service will contribute to making companies such as your competitive in global competition in the 1990s -- a great deal, quite a lot, not much, or hardly at all?

A great deal.....(51(82 -1
Quite a lot..... 13 -2
Not much..... 4 -3
Hardly at all..... - -4
Not sure..... 1 -5

8a. How would you rate your company on (READ EACH ITEM) -- excellent, pretty good, only fair, or poor? RECORD BELOW

DO NOT ROTATE	Excellent	Pretty Good	Only Fair	Poor	Not Sure
( ) 1. Responding to customers' inquiries, complaints, and concerns.....(52(	42 -1	52 -2	5 -3	* -4	1 -5
( ) 2. Anticipating customer service needs...(53(	27 -1	60 -2	13 -3	* -4	* -5
( ) 3. Assuming a leadership role in setting standards for quality.....(54(	44 -1	47 -2	9 -3	1 -4	* -5

8b. Now, just on being responsive to customer complaints, how would you rate the following industries (READ EACH ITEM) -- excellent, pretty good, only fair, or poor? RECORD BELOW

ROTATE -- START AT "X"	Excellent	Pretty Good	Only Fair	Poor	Not Sure
( ) 1. Health care providers.....(55(	4 -1	32 -2	46 -3	14 -4	4 -5
( ) 2. Banks.....(56(	7 -1	51 -2	33 -3	9 -4	* -5
( ) 3. Insurance companies.....(57(	2 -1	33 -2	47 -3	15 -4	3 -5
( ) 4. Other financial institutions(brokerage firms, financial planners).....(58(	5 -1	48 -2	38 -3	6 -4	3 -5
( ) 5. Utilities.....(59(	10 -1	41 -2	35 -3	12 -4	2 -5
( ) 6. Retailers (supermarkets and department stores).....(60(	8 -1	55 -2	29 -3	6 -4	2 -5
( ) 7. Leisure/entertainment/hospitality companies.....(61(	21 -1	55 -2	19 -3	1 -4	4 -5
( ) 8. Telecommunications companies.....(62(	14 -1	49 -2	30 -3	5 -4	2 -5

8c. Now, on anticipating customer service needs, how would you rate the following industries (READ EACH ITEM) -- excellent, pretty good, only fair, or poor? (RECORD BELOW)

ROTATE -- START AT "X"		Excellent	Pretty Good	Only Fair	Poor	Not Sure
( ) 1.	Health care providers.....(63(	4 -1	34 -2	46 -3	13 -4	3 -5
( ) 2.	Banks.....(64(	6 -1	46 -2	39 -3	8 -4	1 -5
( ) 3.	Insurance companies.....(65(	4 -1	33 -2	48 -3	13 -4	2 -5
( ) 4.	Other financial institutions(brokerage firms, financial planners).....(66(	5 -1	53 -2	33 -3	7 -4	2 -5
( ) 5.	Utilities.....(67(	7 -1	40 -2	39 -3	12 -4	2 -5
( ) 6.	Retailers (supermarkets and department stores).....(68(	10 -1	62 -2	23 -3	3 -4	2 -5
( ) 7.	Leisure/entertainment/hospitality companies.....(69(	22 -1	61 -2	13 -3	1 -4	3 -5
( ) 8.	Telecommunications companies.....(70(	16 -1	55 -2	25 -3	2 -4	2 -5

8d. Finally, on assuming a leadership role in setting standards for quality, how would you rate the following industries (READ EACH ITEM) -- excellent, pretty good, only fair, or poor? (RECORD BELOW)

ROTATE -- START AT "X"		Excellent	Pretty Good	Only Fair	Poor	Not Sure
( ) 1.	Health care providers.....(71(	4 -1	32 -2	44 -3	10 -4	4 -5
( ) 2.	Banks.....(72(	5 -1	40 -2	43 -3	11 -4	1 -5
( ) 3.	Insurance companies.....(73(	3 -1	26 -2	53 -3	16 -4	2 -5
( ) 4.	Other financial institutions(brokerage firms, financial planners).....(74(	2 -1	45 -2	41 -3	9 -4	3 -5
( ) 5.	Utilities.....(75(	6 -1	36 -2	43 -3	14 -4	1 -5
( ) 6.	Retailers (supermarkets and department stores).....(76(	6 -1	55 -2	34 -3	4 -4	1 -5
( ) 7.	Leisure/entertainment/hospitality companies.....(77(	16 -1	60 -2	20 -3	1 -4	3 -5
( ) 8.	Telecommunications companies.....(78(	12 -1	52 -2	31 -3	3 -4	2 -5

79-80Z

9a. Are you aware or not of the Malcolm Baldridge National Quality Award, which recognizes quality excellence and promotes greater quality awareness annually?

Aware.....3*(10(_58_-1 (ASK Q.9b)

Not aware.....42 -2 (THANK & TERMINATE)
Not sure.....* -3

9b. Are you familiar with the criteria for the Baldridge Award or not?

Familiar.....(11(_56_-1
Not familiar.....43 -2
Not sure.....1 -3

9c. Has your company applied for the award or do you plan to, or not?

Applied.....(12(_5_-1
Plan to.....20 -2
Don't plan to.....52 -3
Not sure.....23 -4

9d. Does the fact that a nationally prestigious award, the Baldridge Award, has been created under the sponsorship of top governmental and private sector leadership make you feel a bit differently about how you lead your company, how you select your vendors and suppliers, and compete in the U.S. and abroad, or don't you feel that way?

Makes a difference.....(13(_34_-1
Does not.....64 -2
Not sure.....2 -3

THAT COMPLETES THE INTERVIEW! THANK YOU VERY MUCH FOR YOUR COOPERATION

Time Ended:_____AM/PM

LOUIS HARRIS AND ASSOCIATES, INC.
630 Fifth Avenue
New York, N.Y. 10111

/FOR OFFICE USE
/
/Questionnaire No:_____
/
/_____5-6-7-8

Study No. 902023 (Public)

July 13, 1990

Sample Point No./_/_/_/_/_/_/_/_/
10-11-12-13-14-15-16

Time Started:_____A.M./P.M.

Interviewer:_____ Date:_____

Area Code: _____Telephone No.: _____(17-26)

Hello, I'm _____ from Louis Harris and Associates, the national survey research firm in New York. We are conducting the Business Week/Harris Poll on important national issues and want to speak with the youngest (male/female/person) in this household who is 18 or over. BE SURE TO GET YOUNGEST ADULT AVAILABLE

FROM OBSERVATION: Respondent Sex

Male.....(27(____-1
Female.....____-2

1a. I'd like to ask your views on how some things have changed in the last 10 years. Compared to 10 years ago, would you say that (READ EACH ITEM)?

ROTATE -- START AT "X"	Improved/ Better	Worse	No Change (vol.)	Not Sure
( ) 1. The quality of most services has improved or grown worse	50 -1	45 -2	4 -3	1 -4
( ) 2. Most companies have gotten better or worse at handling the complaints of consumers	54 -1	41 -2	3 -3	2 -4
( ) 3. The value you get for your money on most services has gotten better or worse	36 -1	60 -2	4 -3	* -4
( ) 4. The amount of personal attention you get when dealing with service providers has gotten better or worse	43 -1	51 -2	5 -3	1 -4
( ) 5. The level of competence and skill of employees of service providers who help you with your transactions has gotten better or worse	50 -1	43 -2	5 -3	2 -4
( ) 6. The commitment of companies to give customers better quality service has improved or grown worse	58 -1	38 -2	3 -3	1 -4
( ) 7. Companies who sell services to people have gotten better or worse in trying to listen to what their customers really want	57 -1	38 -2	3 -3	2 -4

1b. Please tell me, for each of the following, how good or bad a job each has done in protecting the interests of consumers -- whether they have done an excellent job, a pretty good job, only a fair job, or a poor job -- or do you know nothing about them?

DO NOT ROTATE	Excellent	Pretty Good	Only Fair	Poor	Nothing	Not Sure
1. The federal government	2 -1	22 -2	38 -3	19 -4	17 -5	2 -6
2. Private industry	2 -1	32 -2	38 -3	11 -4	15 -5	2 -6
3. The Bush Administration	3 -1	24 -2	39 -3	20 -4	13 -5	1 -6
4. The Congress	2 -1	18 -2	39 -3	25 -4	14 -5	2 -6

2a. Now tell me, when you receive first rate quality service from a company when you buy their service, how much does that count in making you feel that (READ EACH ITEM) -- a great deal, quite a lot, not much, or hardly at all?

DO NOT ROTATE	Great Deal	Quite A Lot	Not Much	Hardly at All	Not Sure
1. You should go back and use that company's service again	75 -1	18 -2	4 -3	2 -4	1 -5
2. You should buy other services and products that company is offering	61 -1	27 -2	7 -3	4 -4	1 -5

2b. How much do you think that the ability of American companies to deliver on quality service will make a difference in this country being able to compete globally in the 1990s -- a great deal, quite a lot, not much, or hardly at all?

A great deal	64 -1
Quite a lot	26 -2
Not much	6 -3
Hardly at all	2 -4
Not sure	2 -5

3a. Now, how would you rate industry generally on (READ EACH ITEM) -- excellent, pretty good, only fair, or poor?

DO NOT ROTATE	Excellent	Pretty Good	Only Fair	Poor	Not Sure
1. Being responsive to customer complaints	6 -1	45 -2	41 -3	8 -4	* -5
2. Anticipating customer service needs	6 -1	43 -2	44 -3	6 -4	1 -5
3. Being unique in setting quality standards	7 -1	42 -2	40 -3	10 -4	1 -5

3b. Now, just on being responsive to customer complaints, how would you rate (READ EACH ITEM) -- excellent, pretty good, only fair, or poor?

ROTATE -- START AT "X"	Excellent	Pretty Good	Only Fair	Poor	Not Sure
( ) 1. Health care providers	8 -1	36 -2	36 -3	17 -4	3 -5
( ) 2. Banks	12 -1	46 -2	31 -3	11 -4	* -5
( ) 3. Insurance companies	7 -1	31 -2	37 -3	24 -4	1 -5
( ) 4. Other financial institutions (brokerage firms, financial planners)	5 -1	36 -2	38 -3	8 -4	3 -5
( ) 5. Utilities	11 -1	42 -2	34 -3	13 -4	* -5
( ) 6. Retailers (supermarkets and department stores)	10 -1	56 -2	28 -3	6 -4	* -5
( ) 7. Leisure/entertainment/hospitality companies	11 -1	51 -2	29 -3	4 -4	5 -5
( ) 8. Telecommunications companies	11 -1	46 -2	32 -3	9 -4	2 -5

3c. On anticipating customer service needs, how would you rate (READ EACH ITEM) -- excellent, pretty good, only fair, or poor?

ROTATE -- START AT "X"	Excellent	Pretty Good	Only Fair	Poor	Not Sure
( ) 1. Health care providers	8 -1	41 -2	37 -3	14 -4	* -5
( ) 2. Banks	10 -1	46 -2	35 -3	9 -4	* -5
( ) 3. Insurance companies	7 -1	37 -2	37 -3	18 -4	1 -5
( ) 4. Other financial institutions (brokerage firms, financial planners)	4 -1	39 -2	38 -3	8 -4	11 -5
( ) 5. Utilities	9 -1	45 -2	35 -3	10 -4	1 -5
( ) 6. Retailers (supermarkets and department stores)	9 -1	54 -2	30 -3	6 -4	1 -5
( ) 7. Leisure/entertainment/hospitality companies	9 -1	52 -2	32 -3	4 -4	3 -5
( ) 8. Telecommunications companies	8 -1	47 -2	34 -3	7 -4	4 -5

3d. On being unique leaders in setting standards for quality service for others to follow, how would you rate (READ EACH ITEM) -- excellent, pretty good, only fair, or poor?

ROTATE -- START AT "X"	Excellent	Pretty Good	Only Fair	Poor	Not Sure
( ) 1. Health care providers	6 -1	41 -2	36 -3	15 -4	2 -5
( ) 2. Banks	7 -1	45 -2	38 -3	9 -4	1 -5
( ) 3. Insurance companies	4 -1	33 -2	42 -3	20 -4	1 -5
( ) 4. Other financial institutions (brokerage firms, financial planners)	3 -1	40 -2	40 -3	7 -4	10 -5
( ) 5. Utilities	8 -1	41 -2	39 -3	12 -4	* -5
( ) 6. Retailers(supermarkets and department stores)	7 -1	54 -2	33 -3	6 -4	* -5
( ) 7. Leisure/entertainment/hospitality companies	9 -1	50 -2	33 -3	4 -4	4 -5
( ) 8. Telecommunications companies	9 -1	47 -2	34 -3	7 4-	3 -5

F1. What type of work does the main wage earner of this household do?

ASK FOR JOB TITLE AND MAIN DUTIES -- DESCRIBE IN DETAIL:

Professional	10*(10(11	-1
Manager, official	11	-2
Proprietor (small business)	6	-3
Clerical worker	6	-4
Sales worker	5	-5
Skilled craftsman, foreman	12	-6
Operative, unskilled laborer (except farm)	15	-7
Service worker	7	-8
Farmer, farm manager, farm laborer	2	-9
Student	1	-0
Housewife	(11(1	-1
Military service	1	-2
Unemployed	1	-3
Retired	20	-4
Welfare	*	-5
Disabled	1	-6
Other (SPECIFY): _____	-	-7
Not sure	1	-8

F2. How old are you? IF HESITANT, READ LIST

18 to 20	(12(7	-1
21 to 24	8	-2
25 to 29	12	-3
30 to 34	11	-4
35 to 39	10	-5
40 to 44	9	-6
45 to 49	6	-7
50 to 64	18	-8
65 to 74	11	-9
75 and over	6	-0
Not sure	1	-x

F3. What is the last year of school you have completed?

Less than high school (grades 1-11)	.(13(24	-1
High school graduate (grade 12)	39	-2
Some college (grades 13-15)	19	-3
College graduate (grade 16)	11	-4
Postgraduate (grade 17 and over)	7	-5
Not sure	1	-6

F4. Are you a member of a labor union, or is anyone else in this household a member of a labor union? (IF "YES":) Can you tell me who that person is? MULTIPLE RECORD IF NECESSARY

Self is member.....(14(14 -1
Other is member.....(15(7 -1
No union member in household.....(16(78 -1
Not sure..... 1 -2

F5a. With which religious group do you identify? Would you describe yourself as Protestant, Catholic, Jewish, or what?

Protestant.....(17(57 -1 (ASK Q.F5b)

Catholic..... 31 -2
Jewish..... 2 -3
Other (SPECIFY):

_____... 2 -4
None (vol.)..... 7 -5
Not sure..... 1 -6

(SKIP TO Q.F6)

INTERVIEWER NOTE:

CODE AS "PROTESTANT":
Baptist
"Born-Again"
"Christian" (UNSPEC.)
Church of Christ
Congregational
Episcopalian
"Fundamentalist"
Latter-Day Saint/Mormon
Lutheran
Methodist
Pentecostal
Presbyterian
Unitarian

CODE AS "OTHER" AND SPECIFY:
Christian Scientist
Greek/Russian Orthodox
Jehovah's Witness
7th Day Adventist

F5b. Do you belong to or attend in person, watch on television, listen on radio, or receive literature from any evangelical church or preacher? MULTIPLE RECORD

Belong to/attend in person.....(18(16 -1
Watch on television.....(19(12 -1
Listen on radio.....(20(7 -1
Receive literature.....(21(11 -1
Do not do these things.....(22(71 -1
Not sure..... 2 -2

F6. How would you describe your own personal political philosophy -- conservative, moderate, or liberal?

Conservative.....(23(41 -1
Moderate..... 37 -2
Liberal..... 19 -3
Not sure..... 3 -4

F7. Did you vote in the 1988 presidential election when just about half the voters came out to vote, or didn't you get around to voting then?

Voted	(25(66 -1	(ASK Q.F8)
Did not vote	33 -2	(SKIP TO Q.F9)
Not sure	1 -3	

F8. In the 1988 election for president, did you vote for Bush the Republican or for Dukakis the Democrat?

Bush	(26(56 -1
Dukakis	39 -2
Other (vol.)	1 -3
Not sure	4 -4

F9. Which of the following income categories best describes your total 1989 household income? Was it (READ LIST)?

$7,500 or less	(27(9 -1	(INTERVIEWER: TOTAL HOUSEHOLD INCOME BEFORE TAXES FROM ALL SOURCES -- IF UNSURE OF 1989 INCOME, PROBE FOR ESTIMATE)
$7,501 to $15,000	13 -2	
$15,001 to $25,000	19 -3	
$25,001 to $35,000	17 -4	
$35,001 to $50,000	17 -5	
$50,001 to $75,000	10 -6	
$75,001 to $100,000	4 -7	
$100,001 or over	3 -8	
Not sure	7 -9	

F10. Does a disability, handicap, or other physical or mental limitation currently keep you from participating fully in work, school, housework, or other activities, or not?

Yes, keeps me from participating.	(28(11 -1
No, does not	88 -2
Not sure	1 -3

F11. Are you of Hispanic origin or descent, or not?

Yes, of Hispanic origin	(29(6	-1
No, not of Hispanic origin	91	-2
Not sure	3	-3

F12. Do you consider yourself white, black, Asian, or what?

White	(30(85	-1
Black	11	-2
Asian or Pacific Islander	1	-3
American Indian or Alaskan native	1	-4
Not sure	2	-5

31-80Z

That completes the interview. Thank you very much for your cooperation!

Time Ended: _____ A.M./P.M.